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Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under:  Chapter 7  Chapter 11  Chapter 12  Chapter 13	Check if this is an amended filing

### **Official Form 101**

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or	Fernando First name  M	First name
	passport).	Middle name	Middle name
	Bring your picture	Mariduena	
	identification to your meeting with the trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security	xxx - xx2901	XXX - XX
	number or federal Individual Taxpayer Identification number	OR	OR
		9xx - xx	9xx - xx

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Document Mariduena Fernando Μ Debtor 1 Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers	I have not used any business names or EINs.	I have not used any business names or EINs.
	(EIN) you have used in the last 8 years	Business name	Business name
	Include trade names and doing business as names	Business name	Business name
	<b>5</b>	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		6943 N Ridge Rd Number Street	Number Street
		Chicago IL 60645 City State ZIP Code	City State ZIP Code
		COOK	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408	☐I have another reason. Explain. (See 28 U.S.C. § 1408

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Debtor 1

Fernando

Μ

Document Mariduena

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Case Number (if known)

Pa	rt 2: Tell the Court About You	r Bankruptcy	Case				
7.	The chapter of the Bankruptcy Code you		•		Required by 11 U.S.C. § 342(b) of page 1 and check the appropria		
	are choosing to file under	<ul><li>■ Chapter 7</li><li>□ Chapter 11</li><li>□ Chapter 12</li></ul>					
	under						
		☐ Chap	ter 13				
8.	How you will pay the fee	local yours subm	court for more deta self, you may pay w	ails about how you ma vith cash, cashier's ch t on your behalf, your	n. Please check with the clerk by pay. Typically, if you are pa eck, or money order. If your a attorney may pay with a cred	ying the fee ttorney is	
				•	hoose this option, sign and at ee <i>in Installments</i> (Official Fo		
		By la less t pay t	w, a judge may, bu than 150% of the o he fee in installmer	t is not required to, wa fficial poverty line that hts). If you choose this	quest this option only if you are aive your fee, and may do so applies to your family size are s option, you must fill out the 20 03B) and file it with your petiti	only if your income is nd you are unable to Application to Have the	
9.	Have you filed for bankruptcy within the	□ No	NDII		09/08/2014	14-32678	
	last 8 years?	Yes.	District NDIL	When	09/08/2014	14-32070	
			None				
			District None	When	Case Number _ MM / DD / YYYY		
			District	When	Case Number MM / DD / YYYY		
10.	Are any bankruptcy	■ No					
	cases pending or being	п.,					
	filed by a spouse who is not filing this case with	☐ Yes.	Debtor District		Relationship to y Case Number,		
	you, or by a business parter, or by affiliate?				MM / DD / YYYY		
					Relationship to y		
			District	When	Case Number,	if known	
11.	Do you rent your residence?	□ No. ■ Yes.	Go to line 12 Has your landlord o residence?	btained an eviction judgr	nent against you and do you wan	t to stay in your	
			■ No. Go to line □ Yes. Fill out <i>Ir</i> this bankrupto	nitial Statement About an	Eviction Judgment Against You	(Form 101A) and file it with	

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Document Mariduena М Fernando Debtor 1 Case Number (if known)

12.					
	Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a	■ No. □ Yes.	Go to Part 4.  Name and location of b	business	
	business you operate as an individual, and is not a separate legal entity such as		Name of business, if any		
	a corporation, partnerhsip, or LLC.  If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Number Street		
	to the pouton.		City		State Zip Code
			Check the appropriate	box to describe your business:	
			☐ Health Care Busi	iness (as defined in 11 U.S.C. § 101(27	(A))
			☐ Single Asset Rea	al Estate (as defined in 11 U.S.C. § 101	(51B))
			☐ Stockbroker (as o	defined in 11 U.S.C. § 101(53A))	
			☐ Commodity Brok	er (as defined in 11 U.S.C. § 101(6))	
			☐ None of the abov	/e	
	For a definition of <i>small</i> business debtor, see 11 U.S.C. § 101(51D).	No. ∣	am not filing under Cha am filing under Chapter the Bankruptcy Code.	· · 11, but I am NOT a small business de	otor according to the definition in
Pa	rt 4: Report if You Own or Ha	_	Bankruptcy Code.	r 11 and I am a small business debtor a perty That Needs Immediate Attention	occording to the definition in the
Pa	· ·	ve Any Hazard	Bankruptcy Code.		occording to the definition in the
<b>P</b> a	Do you own or have any property that poses or is alleged to pose a threat of imminent and	we Any Hazard	Bankruptcy Code.		
	Do you own or have any property that poses or is alleged to pose a threat	we Any Hazard	Bankruptcy Code.  ous Property or Any Prop  What is the hazard?	perty That Needs Immediate Attention	
	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention?	we Any Hazard	Bankruptcy Code.  ous Property or Any Prop  What is the hazard?	perty That Needs Immediate Attention	
	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	No.	Bankruptcy Code.  ous Property or Any Prop  What is the hazard?	perty That Needs Immediate Attention	
	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	No.	Bankruptcy Code.  ous Property or Any Prop  What is the hazard?  If immediate attention is	s needed, why is it needed?	

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Debtor 1

Fernando

M

Mariduena

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing	about
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing abou	ιt
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Fernando М Debtor 1

Document Mariduena

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Debtor	1 E	ernando	M	Mariduena	_	Case Number (if known)	
	F	irst Name	Middle Name	Last Name	_		
		•					
Part	6:	Answer These Question	s for Reporting Purpo	ses			
		kind of debts do nave?	as "incurre  No. Go Yes. G  16b. Are your money for  No. Go Yes. G	debts primarily const d by an individual primari o to line 16b. Go to line 17. debts primarily busin a business or investment o to line 16c. Go to line 17.	ily for a personal, family ness debts? Business t or through the operati	y, or household purpose s <i>debts</i> are debts that yo on of the business or in	ou incurred to obtain
	Chap	ou filing under ter 7?	Yes. I am	not filing under Chapter 7	Oo you estimate that aft		
;	any e exclu admi are p availa	ou estimate that after exempt property is uded and nistrative expenses aid that funds will be able for distribution secured creditors?		nistrative expenses are p lo. 'es.	oaid that funds will be a	vailable to distribute to i	unsecured creditors?
		many creditors do estimate that you	☐ 1-49 <b>☐</b> 50-99 ☐ 100-199		☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000		☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
			200-999				
	estim	much do you nate your assets to orth?	\$0-\$50,000 \$50,001-\$ \$100,001-\$ \$500,001-\$	100,000 \$500,000	\$1,000,001-\$10 m \$10,000,001-\$50 m \$50,000,001-\$100 \$100,000,001-\$50	million ) million	□\$500,000,001-\$1 billion □\$1,000,000,001-\$10 billion □\$10,000,000,001-\$50 billion □More than \$50 billion
		much do you nate your liabilities ?	□ \$0-\$50,000 □ \$50,001-\$ □ \$100,001-\$ □ \$500,001-\$	100,000 \$500,000	\$1,000,001-\$10 m \$10,000,001-\$50 m \$50,000,001-\$100 \$100,000,001-\$50	million ) million	□\$500,000,001-\$1 billion □\$1,000,000,001-\$10 billion □\$10,000,000,001-\$50 billion □ More than \$50 billion
Part	7:	Sign Below					
For y		Sign Below	I have examined correct.	this petition, and I decla	re under penalty of per	jury that the information	provided is true and
				d States Code. I understa	• •	. •	r Chapter 7, 11,12, or 13 d I choose to proceed
				presents me and I did not have obtained and read			ttorney to help me fill out
			I request relief in	accordance with the cha	apter of title 11, United	States Code, specified	in this petition.
			with a bankruptc	king a false statement, or y case can result in fines 2, 1341, 1519, and 3571.	s up to \$250,000, or imp		perty by fraud in connection years, or both.
			/s/ Ferna Signature of	ando M Mariduena of Debtor 1		Signature of I	Debtor 2
			Executed of	on 08/10/2017 MM / DD / YYY	Y	Executed on	MM / DD / YYYY

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Debtor 1	Fernando	M	Mariduena	
	Flora Nicore	Middle Messes	LastName	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Nicholas Jacob Tepeli	Date	Date:	08/11/2	:017
Signature of Attorney for Debtor	Bate	MM / D	DD / YYYY	(
Nicholas Jacob Tepeli				_
Printed name				
Geraci Law L.L.C.				_
Firm name				
55 E. Monroe St., #3400				
Number Street				_
Number Street				
		6060		_
Chicago	IL State	6060 ZII	03 P Code	_
		ZII	P Code	- - acilaw.com
Chicago	State	ZII	P Code	- acilaw.com

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## Official Form 106Sum

#### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		<b>Your assets</b> Value of what you own
	le A/B: Property (Official Form 106A/B) y line 55, Total real estate, from <i>Schedule A/B</i>	<u> </u>
1b. Copy	y line 62, Total personal property, from Schedule A/B	\$ 1,081
1c. Copy	y line 63, Total of all property on <i>Schedule A/B</i>	\$ 1,081
Part 2:	Summarize Your Liabilities	
		Your liabilities Amount you owe
	e D: Creditors Who Have Claims Secured by Property (Official Form 106D) y the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0
	e E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) y the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$1,750
3ь. Сору	y the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$140,406
Part 3:	Summarize Your Liabilities	
	e I: Your Income (Official Form 106I) our combined monthly income from line 12 of Schedule I	\$3,096.25
	e <i>J:</i> Your Expenses (Official Form 106J) our monthly expenses from line 22c of <i>Schedule J</i>	\$3,095.33

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Case Number (if known)

Document Mariduena Fernando М Debtor 1 First Name Middle Name Last Name

Part 4:	Answer These Questions for Administrative and Statistical Records						
_	filing for bankruptcy under Chapter 7, 11 or 13?  You have nothing to report on this part of the form. Check this box and submit this form to the co	ourt with your other schedules.					
You fam	What kind of debt do you have?  Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.  Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.						
	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.  \$4,166.50						
	e following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> :	Total claim					
From I	Part 4 of Schedule E/F, copy the following:						
9a. Don	nestic support obligations (Copy line 6a.)	\$_0.00					
9b. Tax	es and certain other debts you owe the government. (Copy line 6b.)	\$_1,750.00					
9c. Clai	ms for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00					
9d. Stud	dent loans. (Copy line 6f.)	\$_74,667.00					
	gations arising out of a separation agreement or divorce that you did not report as claims. (Copy line 6g.)	\$_0.00					
9f. Deb	ts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00					
9g. <b>Tot</b> a	al. Add lines 9a through 9f.	\$_76,417.00					

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Fill in this in	formation to ide	ntify your case and this filing:		0 of 78	2000	····	
Debtor 1	Fernando	M	Mariduena				
	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court f	or the : <u>NORTHERN</u> District of _					
Case Number			(State)			Check if this is	an
(If known)	- ···- 100 A	/D			;	amended filing	
	orm 106A						
n each categor ategory where esponsible for ages, write yo	you think it fits supplying corre ur name and cas Describe Each Re	and describe items. List an ass best. Be as complete and accur	rate as possible. If two ma needed, attach a separate very question. Real Esate You Own or Have		ually		12/15
No.		ga. o. oqu	,	or oriniar property.			
Yes.	Describe	portion you own for all of your e	entries fro Part 1. including	any entries for pages			
	-		· · · · · · · · · · · · · · · · · · ·	>			\$0.00
Part 2:	Describe Your Vel	hicles					
No. Yes.  74. Watercraft Examples: No. Yes. Add the dol	Describe t, aircraft, motor Boats, trailers, mot Describe	homes, ATVs and other recreat ors, personal watercraft, fishing vesse portion you own for all of your e	cional vehicles, other vehicles, snowmobiles, motorcycle a centries fro Part 2, including	ccessories			\$ 0.00
		rsonal and Household Items					
Do you own o	r have any legal	or equitable interest in any of tl	ne following items?		<b>po</b> Do	urrent value of the ortion you own? o not deduct secure exemptions	
	d goods and furr Major appliances, f	urniture, linens, china, kitchenware					
No. Yes.	Describe	Furniture, linens			\$200	¢	200.00
	Televisions and rad	dios; audio, video, stereo, and digital including cell phones, cameras, med		scanners; music		<b>\$</b>	
Yes.	Describe	Tablet, cell phone			\$300	\$	300.00
	Antiques and figuri	nes; paintings, prints, or other artwork		bjects;			_
Yes.	Describe					\$	0.00

Official Form 106A/B Record # 738904 Schedule A/B: Property Page 1 of 6

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Desc Main

09.		t for sports and			
			nic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes nusical instruments		
	Yes.	Describe		\$	0.00
10.	Firearms Examples:	Pistols, rifles, shot	guns, ammunition, and related equipment		
	Yes.	Describe		\$	0.00
11.	Clothes Examples: No.	Everyday clothes,	furs, leather coats, designer wear, shoes, accessories		
	Yes.	Describe	Everyday clothes, shoes, accessories \$100	\$	100.00
12.	Jewelry Examples: gold, silver No.	Everyday jewelry,	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	<u> </u>	100.5
	Yes.	Describe		\$	0.00
13.	Non-farm a Examples:	animals Dogs, cats, birds, l	norses		
	Yes.	Describe		\$	0.00
14.	Any other No.	personal and ho	ousehold items you did not already list, including any health aids you did not list		
	Yes.	Describe	books, CDs, DVDs & Family Photos \$100		400.00
				\$	100.00
15.	Add the do	llar value of all	of your entries from Part 3, including any entries for pages you have attached	_	
			of your entries from Part 3, including any entries for pages you have attached >		\$700.00
	for Part 3.		per here>		\$700.00
	for Part 3.	Write that numb	per here>	Current value of the portion you own? Do not deduct secured or exemptions	)
Do	for Part 3.  Part 4:	Write that numb	er here>	portion you own?  Do not deduct secured	)
Do	Part 4: I vou own or Cash Examples:	Write that numb	or equitable interest in any of the following?	portion you own?  Do not deduct secured	)
Do:	Cash Examples: No. Yes.  Deposits of Examples:	Write that numb Describe Your Fir r have any legal Money you have ir Describe of money Checking, savings	or equitable interest in any of the following?	portion you own? Do not deduct secured or exemptions	eclaims
Do:	Cash Examples: No. Yes.  Deposits of Examples: and other s	Write that numb Describe Your Fir r have any legal Money you have ir Describe of money Checking, savings	per here	portion you own? Do not deduct secured or exemptions	0.00 0.00
Do 16.	Cash Examples: No. Yes.  Deposits of Examples: and other significant of the significant o	Write that numb Describe Your Fir r have any legal Money you have in Describe of money Checking, savings similar institutions. Describe	per here	portion you own? Do not deduct secured or exemptions	claims
Do 16.	Cash Examples:  No. Yes.  Deposits of Examples: and other s No. Yes.	Write that numb Describe Your Fir r have any legal Money you have in Describe Of money Checking, savings similar institutions. Describe  Itual funds, or p Bond funds, invest	per here	portion you own? Do not deduct secured or exemptions	0.00 0.00
Do 16.	Cash Examples: No. Yes.  Deposits of Examples: and other s No. Yes.  Bonds, mu Examples: No. Yes.	Write that numb Describe Your Fir r have any legal Money you have in Describe of money Checking, savings similar institutions. Describe utual funds, or p Bond funds, invest	per here	portion you own? Do not deduct secured or exemptions  \$ \$	0.00 381.00

Debtor 1

Case 17-24227

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Desc Main

Middle Name

20.			e bonds and other negotiable and non-negotiable instruments		
	-		e personal checks, cashiers' checks, promissory notes, and money orders.  The those you cannot transfer to someone by signing or delivering them.		
	No.		, , , , , , , , , , , , , , , , , , , ,		
	Yes.	Describe	Issuer name:		
	<u> </u>			\$	0.00
21.		or pension acc			
	No.	Interests in IRA, EF	RISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans		
	=	Dogoribo	Type of account and Institution name:		
	Yes.	Describe	Type of account and institution name.	\$	0.00
22.	Security de	eposits and prep	payments	<u> </u>	
			sits you have made so that you may continue service or use from a company		
		Agreements with la	indlords, prepaid rent, public utilities (electric, gas, water), telecommunications		
	No.	D	Institution name or individual.		
	Yes.	Describe	Institution name or individual:	\$	0.00
23.	Annuities (	A contract for a	periodic payment of money to you, either for life or for a number of years)	Ψ	
	No.		, ,		
	Yes.	Describe	Issuer name and description:		
	_			\$	0.00
24.			RA, in an account in a qualified ABLE program, or under a qualified state tuition program.		
		§ 530(b)(1), 529A(	b), and 529(b)(1).		
	No.	D	Institution name and description. Consertally file the records of any interests 11 LLC C. S. 501(a).		
	Yes.	Describe	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	\$	0.00
25.	Trusts, equ	itable or future	interests in property (other than anything listed in line 1), and rights or powers	Ψ	
	No.				
	Yes.	Describe			
	<u> </u>			\$	0.00
26.			marks, trade secrets, and other intellectual property		
	<b>—</b>	Internet domain na	mes, websites, proceeds from royalties and licensing agreements		
	No.	Danasiba			
	Yes.	Describe		\$	0.00
27.	Licenses, f	ranchises, and	other general intangibles	¥	
	Examples:	Building permits, e	xclusive licenses, cooperative association holdings, liquor licenses, professional licenses		
	No.				
	Yes.	Describe			
				\$	0.00
			-		
MO	ney or prop	erty owed to you	uy	Current value of the portion you own?	•
				Do not deduct secured	claims
				or exemptions	
28	Tay refund	s owed to you			
20.	No.	s owed to you			
	Yes.	Describe			
		D00011D0		\$	0.00
29.	Family sup	port			
	<b>-</b>	Past due or lump s	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement		
	No.				
	Yes.	Describe		•	0.00
30	Other amo	unts someone o	owes vou	\$	<u> </u>
JU.			ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation,		
			d loans you made to someone else		
	No.				
	Yes.	Describe		_	0.00
				\$	0.00

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Middle Name

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31.	interest in	insurance polic	ies	
	Examples:	Health, disability, o	r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance	
	No.		Company Name & Beneficiary:	
	Yes.	Describe		
l				\$ <u>0.0</u> 0
32.	-		at is due you from someone who has died	
		ne beneficiary of a cause someone ha	iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive	
	No.			
	Yes.	Describe		
		2000/ID0		\$ 0.00
33.	Claims aga	ainst third partie	s, whether or not you have filed a lawsuit or made a demand for payment	·
	Examples:	Accidents, employ	ment disputes, insurance claims, or rights to sue	
	No.			
	Yes.	Describe		
				\$ <u>0.0</u> 0
34.	Other cont	ingent and unli	quidated claims of every nature, including counterclaims of the debtor and rights	
	No.			
	Yes.	Describe		
				\$0.00
35.		cial assets you d	id not already list	
	No.			
	Yes.	Describe		
				\$0.00
			of your entries from Part 4, including any entries for pages you have attached	\$381.00
	for Part 4. V	Write that number	er here>	<b>4001.00</b>
F	Part 5:	Describe Any Bus	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37.	Do you ow	n or have any le	gal or equitable interest in any business-related property?	
	No			
	No.			
	Yes.			
	_			Current value of the
	_			Current value of the portion you own?
	_			portion you own?  Do not deduct secured claims
	_			portion you own?
38.	Yes.	receivable or co	mmissions you already earned	portion you own?  Do not deduct secured claims
38.	Yes.	receivable or co	mmissions you already earned	portion you own?  Do not deduct secured claims
38.	Yes.	receivable or co	mmissions you already earned	portion you own? Do not deduct secured claims or exemptions
	Accounts in No.	Describe		portion you own?  Do not deduct secured claims
	Accounts I No. Yes.  Office equi	Describe	ngs, and supplies	portion you own? Do not deduct secured claims or exemptions
	Accounts in No. Yes.  Office equipments	Describe		portion you own? Do not deduct secured claims or exemptions
	Accounts I No. Yes.  Office equi Examples: No.	Describe ipment, furnishi Business-related c	ngs, and supplies	portion you own? Do not deduct secured claims or exemptions
	Accounts in No. Yes.  Office equipments	Describe	ngs, and supplies	portion you own? Do not deduct secured claims or exemptions  \$
39.	Accounts I No. Yes.  Office equi Examples: No. Yes.	Describe  ipment, furnishi Business-related c  Describe	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions
39.	Accounts I No. Yes.  Office equi Examples: No. Yes.	Describe  ipment, furnishi Business-related c  Describe	ngs, and supplies	portion you own? Do not deduct secured claims or exemptions  \$
39.	Accounts No. Yes.  Office equi Examples: No. Yes.  Machinery	Describe  ipment, furnishi Business-related c  Describe , fixtures, equip	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions  \$
39.	Accounts I No. Yes.  Office equi Examples: No. Yes.	Describe  ipment, furnishi Business-related c  Describe	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own?  Do not deduct secured claims or exemptions  \$ 0.00  \$ 0.00
39. 40.	Accounts No. Yes.  Office equi Examples: No. Yes.  Machinery No. Yes.	Describe  ipment, furnishi Business-related c  Describe , fixtures, equip	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions  \$
39. 40.	Accounts No. Yes.  Office equi Examples: No. Yes.  Machinery No. Yes.	Describe  ipment, furnishi Business-related c  Describe , fixtures, equip	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own?  Do not deduct secured claims or exemptions  \$ 0.00  \$ 0.00
39. 40.	Accounts I No. Yes.  Office equi Examples: No. Yes.  Machinery. No. Yes.  Inventory No.	Describe  ipment, furnishi Business-related c  Describe  , fixtures, equip  Describe	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own?  Do not deduct secured claims or exemptions  \$ 0.00  \$ 0.00
39. 40.	Accounts No. Yes.  Office equi Examples: No. Yes.  Machinery No. Yes.	Describe  ipment, furnishi Business-related c  Describe , fixtures, equip	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own?  Do not deduct secured claims or exemptions  \$
39. 40.	Accounts I No. Yes.  Office equi Examples: No. Yes.  Machinery. No. Yes.  Inventory No. Yes.	Describe  ipment, furnishi Business-related c  Describe  fixtures, equip  Describe	ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices  ment, supplies you use in business, and tools of your trade	portion you own?  Do not deduct secured claims or exemptions  \$ 0.00  \$ 0.00
39. 40.	Accounts INO. Yes.  Office equivalent No. Yes.  Machinery, No. Yes.  Inventory No. Yes.	Describe  ipment, furnishi Business-related c  Describe  , fixtures, equip  Describe	ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices  ment, supplies you use in business, and tools of your trade  r joint ventures	portion you own?  Do not deduct secured claims or exemptions  \$
39. 40.	Accounts I No. Yes.  Office equi Examples: No. Yes.  Machinery No. Yes.  Inventory No. Yes.  Interests ir	Describe  ipment, furnishi Business-related c  Describe  fixtures, equip  Describe  Describe	ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices  ment, supplies you use in business, and tools of your trade	portion you own?  Do not deduct secured claims or exemptions  \$
39. 40.	Accounts INO. Yes.  Office equivalent No. Yes.  Machinery, No. Yes.  Inventory No. Yes.	Describe  ipment, furnishi Business-related c  Describe  fixtures, equip  Describe	ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices  ment, supplies you use in business, and tools of your trade  r joint ventures	portion you own?  Do not deduct secured claims or exemptions  \$
<ul><li>39.</li><li>40.</li><li>41.</li><li>42.</li></ul>	Accounts INO.  Yes.  Office equivalent No.  Yes.  Machinery  No.  Yes.  Inventory  No.  Yes.  Interests in  No.  Yes.	Describe  ipment, furnishi Business-related c  Describe  fixtures, equip  Describe  Describe  partnerships c  Describe	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices  ment, supplies you use in business, and tools of your trade  r joint ventures  Name of Entity and Percent of Ownership:	portion you own?  Do not deduct secured claims or exemptions  \$
<ul><li>39.</li><li>40.</li><li>41.</li><li>42.</li></ul>	Accounts   No. Yes.  Office equi Examples: No. Yes.  Machinery No. Yes.  Inventory No. Yes.  Interests ir No. Yes.	Describe  ipment, furnishi Business-related c  Describe  fixtures, equip  Describe  Describe  partnerships c  Describe	ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices  ment, supplies you use in business, and tools of your trade  r joint ventures	portion you own?  Do not deduct secured claims or exemptions  \$
<ul><li>39.</li><li>40.</li><li>41.</li><li>42.</li></ul>	Accounts   No. Yes.  Office equi Examples: No. Yes.  Machinery No. Yes.  Inventory No. Yes.  Interests in No. Yes.	Describe  ipment, furnishi Business-related c  Describe  fixtures, equip  Describe  Describe  partnerships c  Describe	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices  ment, supplies you use in business, and tools of your trade  r joint ventures  Name of Entity and Percent of Ownership:	portion you own?  Do not deduct secured claims or exemptions  \$
<ul><li>39.</li><li>40.</li><li>41.</li><li>42.</li></ul>	Accounts   No. Yes.  Office equi Examples: No. Yes.  Machinery No. Yes.  Inventory No. Yes.  Interests ir No. Yes.	Describe  ipment, furnishi Business-related c  Describe  fixtures, equip  Describe  Describe  partnerships c  Describe	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices  ment, supplies you use in business, and tools of your trade  r joint ventures  Name of Entity and Percent of Ownership:	portion you own?  Do not deduct secured claims or exemptions  \$

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44. Any business-related property you did not already list  No.	
Yes. Describe	\$0.00
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached	
for Part 5. Write that number here	\$ 0.00
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.	
If you own or have an interest in farmland, list it in Part 1.	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.	
Yes. Describe	
	\$0.00
47. Farm animals	
Examples: Livestock, poultry, farm-raised fish  No.	
Yes. Describe	
	\$0.00
48. Crops—either growing or harvested	
No.	
Yes. Describe	\$ 0.00
49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade	Ψ
No.	
Yes. Describe	
50. Form and fishing symplics abordised and find	\$0.00
50. Farm and fishing supplies, chemicals, and feed No.	
Yes. Describe	
	\$0.00
51. Any farm- and commercial fishing-related property you did not already list	
No.	
Yes. Describe	\$ 0.00
	<u> </u>
52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached	
for Part 6. Write that number here>	\$0.00
Part 7- Describe All Property You Own or Have an Interest in That You Did Not List Above	
53. Do you have other property of any kind you did not already list?	
Examples: Season tickets, country club membership	
No.	_
Yes. Describe	
	\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here>	\$0.00

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63. Total of all property on Schedule A/B. Add line 55 + line 62

List the Totals of Each Part of this Form Part 8: \$ 0.00 55. Part 1: Total real estate, line 2 \$ 0.00 56. Part 2: Total vehicles, line 5 \$ 700.00 57. Part 3: Total personal and household items, line 15 \$ 381.00 58. Part 4: Total financial assets, line 36 \$ 0.00 59. Part 5: Total business-related property, line 45 \$ 0.00 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54 \$ 0.00 \$ 1,081.00 \$ 1,081.00 62. Total personal property. Add lines 56 through 61. .....

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\$1,081.00

Official Form 106A/B Record # 738904 Page 6 of 6 Schedule A/B: Property

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Fill in this in	Fill in this information to identify your case:					
Debtor 1	Fernando	М	Mariduena			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the	ne : <u>NORTHERN</u> District of	_ILLINOIS (State)			
Case Number	r		(Otate)			
(If known)						

# Official Form 106C

#### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	y the Property You Claim as Exemp		ouse is filing with you					
	ming state and federal nonbankrup		,					
=			§ 522(D)(3)					
You are clair	ming federal exemptions. 11 U.S.C	:. § 522(b)(2)						
2. For any propert	y you list on <i>Schedule A/B</i> that y	ou claim as exempt, fill in t	the information below.					
Drief description	on of the property and line on	Current value of the	Amount of the exemption you claim	Charifia laws that allow examples				
	hat lists this property	portion you own	Amount of the exemption you claim	Specific laws that allow exemption				
		Copy the value from Schedule A/B	Check only one box for each exemption					
Brief description:	Furniture, linens	\$_200	\$	735 ILCS 5/12-1001(b) - \$200.00				
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit					
			any applicable statutory limit					
Brief description:	Tablet, cell phone	\$_300	\$	735 ILCS 5/12-1001(b) - \$300.00				
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit					
Brief description:	Everyday clothes, shoes, accessories	\$ <u>100</u>	<b></b>	735 ILCS 5/12-1001(a),(e) - \$100.00				
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit					
Brief description:	books, CDs, DVDs & Family Photos	\$_100	<b></b> \$	735 ILCS 5/12-1001(a) - \$100.00				
Line from Schedule A/B:	14		100% of fair market value, up to any applicable statutory limit					
Official Form 106C Record # 738904 Schedule C: The Property You Claim as Exempt Page 1 of 2								

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 Page 17 of 78 Case Number (if known)
 <td

Debtor 1 Fernando

First Name

Middle Name

Last Name

	Part 2: Addit	ional Page					
Brief description of the property and line on Schedule A/B that lists this property				nt value of the n you own	Amount of the exemption you claim	Specific laws that allow	exemption
				the value from Jule A/B	Check only one box for each exemption		
	Brief description:	Checking Account, Bank of America, 381.00	of \$_38	1	\$	735 ILCS 5/12-1001(b) - \$3	81.00
	Line from Schedule A/B:	<u>17</u>			100% of fair market value, up to any applicable statutory limit		
3.	Are you claimin	g a homestead exemption	on of more than \$15	5,675?			
	(Subject to adjus	stment on 4/01/16 and ev	ery 3 years after tha	t for cases filed on	or after the date of adjustment .)		
	No.						
		acquire the property cov	vered by the exempti	on within 1,215 da	ys before you filed this case?		
	☐ No						
	Yes.						
0	fficial Form 1060	Record #	738904	Schedule C: Th	e Property You Claim as Exempt		Page 2 of 2

Fill in t	his information to identif		Filad 09/14/17	Entered 08/14 8 of 78	/17 13:04:02	Desc Main	
Debtor	<sub>1</sub> Fernando	М	Mariduena				
	First Name	Middle Name	Last Name				
Debtor	2						
(Spouse, i	f filing) First Name	Middle Name	Last Name				
United	States Bankruptcy Court for th	ne : <u>NORTHERN</u> District of					
Case N	umber		(State)			Check if this	s is an
(If know						amended fil	ing
	al Form 106D	s Who Have Clain	ns Socured by Dr	ronorty			12/15
informatic additional 1. Do an	n. If more space is neede pages, write your name a y creditors have claims s	essible. If two married peopled, copy the Additional Page and case number (if known) secured by your property? Omit this form to the court with tion below.	e, fill it out, number the enti	ries, and attach it to thi	s form. On the top of a	ny	
Part 1:	List All Secured Clain	ns				_	_
for e	ach claim. If more than or	editor has more than one sec ne creditor has a particular cla aims in alphabetical order ac	aim, list the other creditors ir	n Part 2.	Column A  Amount of claim  Do not deduct the value of collateral	Column A  Value of collateral that supports this claim	Column C Unsecured portion If any

Fill	in this	Case 17 24 information to identify ye		1 Filed 09/14/17	Entered 08/1 9 of 78	4/17 13:04:02	Desc Mair	1
Del	btor 1	Fernando	M	Mariduena				
Dei	DIOI I	First Name	Middle Name	Last Name				
Del	btor 2							
(Spo	use, if filing	g) First Name	Middle Name	Last Name				
Uni	ited Stat	tes Bankruptcy Court for the :	NORTHERN D	District of <u>ILLINOIS</u>				
Cas	se Numi	her		(State)			Check	if this is an
	known)						amend	ed filing
Offic	cial	Form 106E/F						
				e Unsecured Claims				12/15
ist the A/B: Pareditor of the period of the	e other roperty ors with d, copy	r party to any executory o y (Official Form 106A/B) a h partially secured claims	contracts or unex and on Schedule that are listed in out, number the r name and case		laim. Also list execu ired Leases (Official Claims Secured by I	itory contracts on <i>Sched</i> I Form 106G). Do not incl Property. If more space is	<i>ul</i> e ude any S	
1 Da	any c	reditors have priority uns	socured claims a	gainst you?				
	, '		secureu ciaiilis a	gamst you:				
	Yes.	Go to Part 2.						
ea no ur	st all o ach cla onpriori	im listed, identify what type ity amounts. As much as p ed claims, fill out the Conti	e of claim it is. If a ossible, list the cla nuation Page of P	itor has more than one priority unsect claim has both priority and nonprior aims in alphabetical order according Part 1. If more than one creditor holds structions for this form in the instruct	ity amounts, list that on to the creditor's name a particular claim, lis	claim here and show both e. If you have more than t	priority and wo priority	
						Total claim	Priority	Nonpriority
2.1	Illinoi	is Department of Revenue		Last 4 digits of account number		<b>\$</b> 775.00	amount \$ 775.00	s 0.00
2.1		or's Name		Last 4 digits of account number		-		· ·
		lox 64338		When was the debt incurred?	2015			
	Chica	ago IL Sta	60664-0338 te Zip Code	As of the date you file, the claim is:  Contingent Unliquidated Disputed	Check all that apply.			
, [	_	ves the debt? Check one.		Бюрасса				
[	=	or 2 only		Type of PRIORITY unsecured claim	:			
Ī	Debt	or 1 and Debtor 2 only		Domestic support obligations				
[	At le	ast one of the debtors and and	other	Taxes and certain other debts you o	owe the government			
[	_	ck if this claim relates to a		Claims for death or personal injury	while you were			
ı		munity debt laim subject to offest?		intoxicated	wrille you were			
	No	•		Other. Specify				
	Yes			_ , <i>,</i>				

Official Form 106E/F Record # 738904

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Page 20 of 78 Case Number (if known) Document Fernando Debtor 1

Your PRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth. Total claim **Priority** Nonpriority amount amount \$ 975.00 \$ 975.00 **\$**0.00 IRS Priority Debt 2.2 Last 4 digits of account number \_ Creditor's Name 2015 PO Box 7346 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Philadelphia PA 19101 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Domestic support obligations Debtor 1 and Debtor 2 only Taxes and certain other debts you owe the government At least one of the debtors and another Check if this claim relates to a community debt Claims for death or personal injury while you were Is the claim subject to offest? intoxicated No Other. Specify \_ Yes Juliana moctezuma \$ 0.00 \$ 0.00 \$ 0.00 2.3 Last 4 digits of account number \_ Creditor's Name 3319 n karlov When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 60641 Chicago Unliquidated Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only Domestic support obligations At least one of the debtors and another Taxes and certain other debts you owe the government Check if this claim relates to a community debt Claims for death or personal injury while you were Is the claim subject to offest? intoxicated No Other. Specify \_ Yes Marisol Villa \$ 0.00 \$ 0.00 \$ 0.00 Last 4 digits of account number 2.4 Creditor's Name 3724 N. Ottawa When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Chicago 60634 Unliquidated City
Who owes the debt? Check one. State Zip Code Disputed Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only Domestic support obligations

At least one of the debtors and another

Check if this claim relates to a community debt

Is the claim subject to offest?

No

Official Form 106E/F

Taxes and certain other debts you owe the government

Claims for death or personal injury while you were

intoxicated

Other. Specify \_

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Debtor 1 Fernando M Document Page 21 of 78 Case Number (if known)

Last Name

First Name

P	List All of Your NONPRIORITY Unsecured	d Claims					
3. <b>I</b>	Do any creditors have nonpriority unsecured claims against you?						
ſ	No. You have nothing to report in this part. Submit this form to the court with your other schedules.						
ì	Yes.	,					
4 1	_	he alphabetical order of the creditor who holds each claim. If a creditor has more than one					
		ately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already					
i	included in Part 1. If more than one creditor holds a	a particular claim, list the other creditors in Part 3.If you have more than three nonpriority unsecured					
•	claims fill out the Continuation Page of Part 2.		Total alaim				
4.1	AES/ESA	Last 4 digits of account number0011	Total claim \$ 1,204.00				
4.1	Creditor's Name		*				
	Po Box 61047	When was the debt incurred? 1996-2017					
	Number Street						
		As of the date you file, the claim is: Check all that apply.					
	Harrisburg PA 17106	Contingent					
	City State Zip Code	☐ Unliquidated ☐ Disputed					
	Who owes the debt? Check one.	Disputed					
	Debtor 1 only  Debtor 2 only	Type of NONPRIORITY unsecured claim:					
	Debtor 1 and Debtor 2 only	Student loans					
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce					
	Check if this claim relates to a	that you did not report as priority claims					
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts					
	No	Other. Specify					
	Yes						
4.2		Last 4 digits of account number 0014	\$ <u>3,726.00</u>				
	Creditor's Name Po Box 61047	When was the debt incurred? 2000-2017					
	Number Street						
		As of the date you file, the claim is: Check all that apply.					
	Hamishum DA 47400	Contingent					
	Harrisburg PA 17106  City State Zip Code	Unliquidated					
	Who owes the debt? Check one.	Disputed					
	Debtor 1 only						
	Debtor 2 only	Type of NONPRIORITY unsecured claim:  Student loans					
	Debtor 1 and Debtor 2 only  At least one of the debtors and another	Obligations arising out of a separation agreement or divorce					
	Check if this claim relates to a	that you did not report as priority claims					
	community debt	Debts to pension or profit-sharing plans, and other similar debts					
	Is the claim subject to offest?  No	П.,					
	Yes	Other. Specify					
4.3	AES/ESA	Last 4 digits of account number 0008	\$ <u>3,746.00</u>				
	Creditor's Name Po Box 61047	When was the debt incurred? 1993-2017					
	Number Street	When was the dept incurred:					
		As of the date you file, the claim is: Check all that apply.					
		Contingent					
	Harrisburg PA 17106	Unliquidated					
	City State Zip Code Who owes the debt? Check one.	Disputed					
	Debtor 1 only						
	Debtor 2 only	Type of NONPRIORITY unsecured claim:					
	Debtor 1 and Debtor 2 only	Student loans					
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce					
	Check if this claim relates to a community debt	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts					
	Is the claim subject to offest?						
	No	Other. Specify					
	Yes						

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Other. Specify Iyes AES/ESA 0010 \$ 4,155.00 4.6 Last 4 digits of account number Creditor's Name 1996-2017 Po Box 61047 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Harrisburg 17106 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify \_

Official Form 106E/F

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Official Form 106E/F

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4.16 Armor Systems CO	Last 4 digits of account number 0449	<b>\$</b> _563.00
Creditor's Name	00:	
1700 Kiefer Dr Ste 1	When was the debt incurred? 2015-2015	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Zion IL 60099	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	_	
No	Other. Specify Medical Debt	
Yes Armer Systems CO	0547	. 570.00
4.17 Armor Systems CO	Last 4 digits of account number 8517	<u>\$ 579.00</u>
Creditor's Name	When was the debt incurred? 2015-2015	
1700 Kiefer Dr Ste 1	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Zion IL 60099		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Debis to pension or profit-straining plans, and other similar debis	
No	Other. Specify Medical Debt	
Yes	Other. Specify Medical Debt	
Armor Systems CO	Last 4 digits of account number 0448	<b>\$</b> 1,143.00
4.18 Armor Systems CO  Creditor's Name	Last 4 digits of account number	Ψ,,
1700 Kiefer Dr Ste 1	When was the debt incurred? 2015-2015	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Zion IL 60099	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
_	<b>□</b> '	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	<del>_</del>	
No	Other Specify Medical Debt	

Other. Specify \_\_

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Other. Specify \_\_

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4.22 Blue Cross Blue Shield	Last 4 digits of account number	\$ 0.00
Creditor's Name		
233 N. Michigan Ave.	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Chicago IL 60601	Unliquidated	
City State Zip Code Who owes the debt? Check one.	☐ Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	_	
No	Other. Specify Credit Card or Credit Use	
Yes Yes		. 0.00
4.23 Capital One	Last 4 digits of account number	\$ <u>0.00</u>
Creditor's Name PO Box 30285	When was the debt incurred?	
Number Street		
	As of the date was file the electricity Ot all the last	
	As of the date you file, the claim is: Check all that apply.	
Salt Lake City UT 84130	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a community debt	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Debts to pension of profit-straining plans, and other similar debts	
No	Other. Specify Credit Card or Credit Use	
Yes	Guidi. Oposity	
4.24 CBCS	Last 4 digits of account number 1128	\$ <u>0.00</u>
Creditor's Name		
PO Box 1810	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Columbus OH 43215	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Calledian for Condito	
No Dyes	Other. Specify Collecting for Creditor	

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4.20	<u> </u>	Last 4 digits of account number	¥
	Creditor's Name		
2	2245 Ogden Ave	When was the debt incurred?	
N	Number Street		
		As of the date you file, the claim is: Check all that apply.	
-			
(	Chicago IL 60612	Contingent	
_		Unliquidated	
	City State Zip Code to owes the debt? Check one.	Disputed	
	Debtor 1 only		
_ =	i '		
l ⊣	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
$   \sqcup$	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
$\vdash \sqcap$	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	he claim subject to offest?		
	No .	Other. Specify	
_ =	Yes	Other: Specify	
	Cook County Public Guardian	Last 4 digits of account number	<b>\$</b> 500.00
7.23 -	Creditor's Name	Last 4 digits of account number	<u> </u>
	69 W. Washington St 700	When was the debt incurred?	
_			
N	Number Street		
		As of the date you file, the claim is: Check all that apply.	
-		Contingent	
	Chicago IL 60602	Unliquidated	
	City State Zip Code		
Wh	o owes the debt? Check one.	Disputed	
	Debtor 1 only		
I ⊟	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
_ =	Debtor 1 and Debtor 2 only	Student loans	
_ =	· ·		
l ⊔	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
_	he claim subject to offest?		
	No	Other. Specify	
	Yes		
4.30	Creditors Collection Bureau	Last 4 digits of account number 1276	\$ <u>604.00</u>
c	Creditor's Name		
<u>F</u>	PO Box 63	When was the debt incurred?	
N	Number Street		
-		As of the date you file, the claim is: Check all that apply.	
	Kankakee IL 60901	Contingent	
-		Unliquidated	
	City State Zip Code to owes the debt? Check one.	Disputed	
	1	<b>–</b>	
_ =	Debtor 1 only		
_ =	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	he claim subject to offest?	<b>—</b>	
_	No	Other. Specify Debt Owed	
	Yes	Outer. Specify	
-	1 00		

Record # 738904

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4.01		
Creditor's Name 7200 N. Wern Ave	When was the debt incurred?	
	when was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Chicago IL 60645	Contingent	
	Unliquidated	
City State Zip Code  Who owes the debt? Check one.	Disputed	
_		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a		
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	<u> </u>	
No	Other. Specify	
Yes		
4.32 Franciscan Alliance	Last 4 digits of account number	\$ <u>0.00</u>
Creditor's Name		
28044 Network Place	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Chicago IL 60673	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical Debt	
Yes		
4.33 Franciscan Physicians Hospital	Last 4 digits of account number	\$ <u>0.00</u>
Creditor's Name		
701 Superior Ave	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Musetes IN 46204	Contingent	
Munster IN 46321	Unliquidated	
City State Zip Code  Who owes the debt? Check one.	Disputed	
	□	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a		
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical/Dental Services	
Yes		

Record # 738904

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Ŀ	4.34 GE Capital Retail BANK	Last 4 digits of account number 8216	\$ <u>1,750.00</u>
Г	Creditor's Name	2010 2015	
	120 Corporate Blvd Ste 1	When was the debt incurred? 2013-2015	
	Number Street		
		As of the date way file the plainties Charles II II II	
		As of the date you file, the claim is: Check all that apply.	
	Norfalk VA 00500	Contingent	
	Norfolk VA 23502	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.	□ '	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a		
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Unknown Credit Extension	
L	Yes		0.00
Ŀ	4.35 GE Money Bank	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name		
	950 Forrer Blvd.	When was the debt incurred?	
	Number Street		
		As of the date you file the claim is: Check all that anniv	
		As of the date you file, the claim is: Check all that apply.	
	Kettering OH 45420	Contingent	
		Unliquidated	
	City State Zip Code  Who owes the debt? Check one.	Disputed	
		_	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other Specify	
	Yes	Other. Specify	
F	10 1 11 0 1	Last A digits of account number	<b>\$</b> 94.00
Ľ	4.50	Last 4 digits of account number	Ψ_07.00
	Creditor's Name 4839 N. Elston Ave.	When was the debt incurred?	
		THICH WAS LIE CENT HICUITEU!	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60630		
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only		
		☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Collecting for Creditor	
L	Yes		
100			

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After li	sting any entries on this page, number them b	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.37	Huntington Learning center	Last 4 digits of account number	<b>\$</b> 300.00
	Creditor's Name		
	9418 Skokie Blvd	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Skokie IL 60077	Unliquidated	
l	City State Zip Code	☐ Disputed	
\ \ \ \ \ \ \ \	Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	_	
	No	Other. Specify	
	Yes ISAC		• 0.00
4.38		Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name 1755 Lake Cook Road	When was the debt incurred?	
	Number Street		
	Number Sueet		
		As of the date you file, the claim is: Check all that apply.	
	Deerfield IL 60015	Contingent	
	City State Zip Code	Unliquidated	
V	Vho owes the debt? Check one.	Disputed	
[	Debtor 1 only		
Ī	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
li	Debtor 1 and Debtor 2 only	Student loans	
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
l:	s the claim subject to offest?		
	No	Other. Specify	
	Yes		
4.39	John Robert Powers	Last 4 digits of account number	\$ <u>1,000.00</u>
	Creditor's Name		
	1699 Woodfield Rd #200	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Schaumburg IL 60173	Unliquidated	
١.,	City State Zip Code	Disputed	
'	Vho owes the debt? Check one.	□	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	_	
	No Yes	Other. Specify	
	LIES		

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4.40	KAY Jewelers	Last 4 digits of account number NULL	\$ <u>0.00</u>
	Creditor's Name		
	375 Ghent Rd	When was the debt incurred? 2012-2013	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Fairlawn OH 44333	Contingent	
	City State Zip Code	Unliquidated	
1	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
i	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
'	Check if this claim relates to a community debt		
Ι.	Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
i	No	Out on the Credit Card or Credit Llee	
	Yes	Other. Specify Credit Card or Credit Use	
1 11	Kohls/Capone	Last 4 digits of account number NULL	<b>\$</b> 41.00
4.41	Creditor's Name	Last 4 digits of account number	<b>V</b>
	N56 W 17000 Ridgewood Dr	When was the debt incurred? 2012-2017	
	Number Street	<del></del>	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Menomonee Falls WI 53051	Contingent	
		Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	= '	Student loans	
	Debtor 1 and Debtor 2 only		
!	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
1 1	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes Lakeshore Eye Physicians & Sur		<b>\$</b> 155.85
4.42		Last 4 digits of account number	\$ <u>100.00</u>
	Creditor's Name 7080 N. Western Ave	When was the debt incurred?	
		When was the dest incurred:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	01: " 00045	Contingent	
	Chicago IL 60645	Unliquidated	
Ι,	City State Zip Code  Who owes the debt? Check one.	Disputed	
	_		
	Debtor 1 only	T (1101)D10D17/	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
1	No	Other Specify	

Other. Specify \_

Official Form 106E/F

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First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.43	Lincoln Square Medical Center	Last 4 digits of account number	<u>\$ 0.00</u>
	Creditor's Name	When wee the debt incorred?	
	2326 W. Foster Ste 100  Number Street	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60625	☐ Contingent	
	City State Zip Code	Unliquidated	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: □ .	
	Debtor 1 and Debtor 2 only	☐ Student loans	
!	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[	Check if this claim relates to a community debt	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
1	s the claim subject to offest?	Debts to pension of profitesharing plans, and other similar debts	
	No	Other. Specify	
	Yes		
4.44	MBB	Last 4 digits of account number 3792	<b>\$</b> 389.00
	Creditor's Name	When was the debt incurred? 2016-2016	
	1460 Renaissance Dr	When was the debt incurred? 2010-2010	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Park Ridge IL 60068	Contingent	
	City State Zip Code	Unliquidated	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: □ .	
	Debtor 1 and Debtor 2 only	Student loans	
!	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
1	Check if this claim relates to a community debt	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
1	s the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
	No	Other. Specify Medical Debt	
	Yes		
4.45	Merchants Credit Guide Co.	Last 4 digits of account number 4311	\$ <u>13.22</u>
	Creditor's Name 223 W. Jackson Blvd., Ste. 900	When was the debt incurred?	
	Number Street	when was the dept incurred:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60606	Contingent	
	City State Zip Code	Unliquidated	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
!	Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
	Debtor 1 and Debtor 2 only	Student loans	
!	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
I	Check if this claim relates to a community debt	that you did not report as priority claims	
1	community dept s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Debt Owed	
	Yes		

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Your NONPRIORITY Unsecured Claims - Continuation Page

After	listing any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.46	Midwest Imaging	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name	·	
	5702 95th St. A	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Oak Lawn IL 60453	Unliquidated	
	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify	
	Yes		
4.47	Northshore Pathology Consultants, SC	Last 4 digits of account number3166	<u>\$_735.00</u>
	Creditor's Name	When was the debt incurred?	
	Dept 77-9277	when was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60678	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	_	
	■ No	Other. Specify	
4.40	Northwestern Internists Ltd.	Look A digita of account number	<b>\$</b> 0.00
4.48	Creditor's Name	Last 4 digits of account number	<b>\$_0.00</b>
	676 N. St. Clair, #415	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60611	Unliquidated	
	City State Zip Code		
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other Specify Medical/Dental Services	
	Yes	Other. SpecifyMedical/Dental Services	

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Your NONPRIORITY Unsecured Claims - Continuation Page

After lis	sting any entries on this page, number them b	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.49	Northwestern Medical Faculty	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name	·	
	675 N. Saint Clair, #15-120	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60611	☐ Contingent	
	City State Zip Code	Unliquidated	
V	Who owes the debt? Check one.	Disputed	
[	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
ΙГ	Debtor 1 and Debtor 2 only	Student loans	
ΙĒ	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	s the claim subject to offest?		
	No	Other. Specify Medical/Dental Services	
	Yes		
4.50	Northwestern Mem. Phys. Group	Last 4 digits of account number	<u>\$ 0.00</u>
	Creditor's Name		
	75 Remittance Dr., #1293	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60675	Unliquidated	
	City State Zip Code		
<u>'</u>	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[	Debtor 1 and Debtor 2 only	Student loans	
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Ιг	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	s the claim subject to offest?		
	No	Other. SpecifyMedical/Dental Services	
	Yes		
4.51	Northwestern Memorial Hospital	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name		
	251 E. Huron St.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	<del></del>	Contingent	
	Chicago IL 60611	Unliquidated	
١,,	City State Zip Code	Disputed	
"	Vho owes the debt? Check one.  ¬		
	Debtor 1 only		
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans	
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	■No ¬	Other. Specify Medical/Dental Services	
	Yes		

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Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.		
4.52 Portfolio Acceptance	Last 4 digits of account number	\$_0.00
Creditor's Name		
8131 Lyndon B. Johnson Freeway	When was the debt incurred?	
Number Street		
Suite 400	As of the date you file, the claim is: Check all that apply.	
Dallas TX 75251-1311	☐ Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	_	
No	Other. Specify Debt Owed	
Yes		
4.53 Portfolio Recovery Assoc.	Last 4 digits of account number	\$ <u>0.00</u>
Creditor's Name		
120 Corporate Blvd., Ste. 100	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Norfolk VA 23502	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:  ☐	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	0.0174.0001.000.000.000	
I	Other. Specify Credit Card or Credit Use	
Yes A 54 Portfolio Recovery Assoc.	Last 4 digits of account number	<b>\$</b> 1,749.00
Creditor's Name	Last 4 digits of account number	<u> </u>
120 Corporate Blvd., Ste. 100	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Norfolk VA 23502	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
Yes	_	

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After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.55	Portfolio Recovery Associates	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name	W	
	500 W. 1st Ave.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Hutchinson KS 67501	Contingent	
	City State Zip Code	Unliquidated	
V	Who owes the debt? Check one.	Disputed	
[	Debtor 1 only		
[	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[	Debtor 1 and Debtor 2 only	Student loans	
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
"	s the claim subject to offest?  No	D.1101	
	Yes	Other. Specify Debt Owed	
4.56	Portfolio Recovery Associates	Last 4 digits of account number	<b>\$</b> 0.00
4.50	Creditor's Name	Lust 4 digits of account number	·
	PO Box 12914	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Norfolk VA 23541	Unliquidated	
	City State Zip Code  Who owes the debt? Check one.	Disputed	
ľ	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
}	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	=	that you did not report as priority claims	
"	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
<u> </u>	s the claim subject to offest?		
	No	Other. Specify Debt Owed	
	Yes		
4.57	Preeti Poley MD	Last 4 digits of account number	\$ <u>500.00</u>
	Creditor's Name 2326 W. Foster Ste 100	When was the debt incurred?	
		Trion has the dept incurred:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60625	Contingent	
	City State Zip Code	Unliquidated	
<u> </u>	Who owes the debt? Check one.	Disputed	
[	Debtor 1 only		
[	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
"	s the claim subject to offest?  No		
	Yes	Other. Specify	

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After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.58	Presence Health	Last 4 digits of account number 0990	<b>\$</b> 604.00
4.56	Creditor's Name	Last 4 digits of account number	·
	62314 Collections Center Dr.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60693	Contingent	
		Unliquidated	
v	City State Zip Code  Who owes the debt? Check one.	Disputed	
Ιг	Debtor 1 only	<del>-</del>	
İ	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	<b>=</b>	Student loans	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
l .	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. SpecifyMedical Debt	
$\vdash$	Yes Presence Saint Francis Hospital	Last 4 digits of account number 0990	<b>\$</b> 604.00
4.59		Last 4 digits of account number 0990	\$ 004.00
	Creditor's Name 1643 Lewis Ave, ste 203	When was the debt incurred?	
		when was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Billings MT 59102	Unliquidated	
l	City State Zip Code	Disputed	
×	Vho owes the debt? Check one.	L Disputed	
<u> </u>	Debtor 1 only		
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Ī	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify	
	Yes		
4.60	Qualia Collection Services	Last 4 digits of account number	<b>\$</b> 455.00
	Creditor's Name		
	PO Box 4699	When was the debt incurred?	
	Number Street		
		As of the date you file the claim is: Check all that apply	
		As of the date you file, the claim is: Check all that apply.	
	Petaluma CA 94955	Contingent	
	City State Zip Code	Unliquidated	
v	Who owes the debt? Check one.	Disputed	
ΙГ	Debtor 1 only		
[	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
7	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
.	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
İ	No		
	=	Other. Specify	
	Yes		

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Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.61	Retina Institute of Illinois	Last 4 digits of account number	\$ <u>0.00</u>
1.01	Creditor's Name		
	2326 W. Foster Ave.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60625	Unliquidated	
l .	City State Zip Code	Disputed	
\ \ \ \ \ \ \	Who owes the debt? Check one.	Disputor	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[	Check if this claim relates to a	that you did not report as priority claims	
l .	community debt	Debts to pension or profit-sharing plans, and other similar debts	
"	s the claim subject to offest?		
	Yes	Other. Specify	
4.62	Rumya Rao MD	Last 4 digits of account number	<b>\$</b> 0.00
4.02	Creditor's Name		· · · · · · · · · · · · · · · · · · ·
	2326 W. Foster Ste 100	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60625	Contingent	
	City State Zip Code	Unliquidated	
Į v	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
[	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!:	s the claim subject to offest?		
	No T	Other. Specify	
$\vdash$	Yes Rush Copley Medical Center		<b>*</b> 0.00
4.63		Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name 2000 Ogden Avenue	When was the debt incurred?	
	Number Street		
	. Tallios. Oli Oli		
		As of the date you file, the claim is: Check all that apply.	
	Aurora IL 60504	Contingent	
	City State Zip Code	Unliquidated	
V	Who owes the debt? Check one.	Disputed	
[	Debtor 1 only		
[	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[	Debtor 1 and Debtor 2 only	Student loans	
أ	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
}	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
į į	s the claim subject to offest?		
	No	Other. Specify Medical/Dental Services	
	Yes	. ,	

Page 42 of 78 Case Number (if known) **Document** Debtor 1 Fernando

Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.64	Rush North Shore Medical Ctr	Last 4 digits of account number	\$ 0.00
4.04	Creditor's Name		-
	9600 Gross Point Rd.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Skokie IL 60076	Unliquidated	
	City State Zip Code		
V	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
ΙГ	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls ls	s the claim subject to offest?		
	No	Other. SpecifyMedical/Dental Service	
<b>—</b>	Yes		. 0.00
4.65	Rush Oak Park Hospital	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name	When was the debt incurred?	
	Dept. 4667	When was the dept incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	0.001.01	Contingent	
	Carol Stream IL 60122	Unliquidated	
l v	City State Zip Code  Who owes the debt? Check one.	Disputed	
İ	Debtor 1 only		
1 7	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	<b>=</b>	Student loans	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[	Check if this claim relates to a	that you did not report as priority claims	
1	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
Î	No	Other Specify Medical/Dental Services	
1 7	Yes	Other. Specify Medical/Dental Services	
4.66	Rush University Medical Center	Last 4 digits of account number	\$ 0.00
7.00	Creditor's Name		
	21238 Network Place	When was the debt incurred?	
	Number Street		
		As of the date you file the claim is. Check all that apply	
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60612	Contingent	
	City State Zip Code	Unliquidated	
V	Who owes the debt? Check one.	Disputed	
[	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
7	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
<u> </u>	s the claim subject to offest?	<del>_</del>	
	No	Other. Specify Medical/Dental Services	
	Yes	. •	

Page 43 of 78 Case Number (if known) Document Debtor 1 Fernando

Pai	Your NONPRIORITY Unsecured Claims - 0	Continuation Page	
After li	sting any entries on this page, number them b	peginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.67	Rush University Medical Center	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name		
	610 S. Maple Ave., Ste. 3900	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Only David	Contingent	
	Oak Park IL 60304	Unliquidated	
١ ١	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
l ĵ	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l ĵ	Debtor 1 and Debtor 2 only	Student loans	
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Medical/Dental Services	
	Yes Rush University Medical Center		<b>\$</b> 20,000.00
4.68	Creditor's Name	Last 4 digits of account number	\$ <u>20,000.00</u>
	1700 W. Van Buren St.	When was the debt incurred?	
	Number Street	<del></del>	
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60612	Unliquidated	
	City State Zip Code	Disputed	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
!	Check if this claim relates to a community debt	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	Debts to pension of profitesharing plans, and other similar debts	
	No	Other. Specify Medical/Dental Services	
	Yes		
4.69	Rush University Medical Group	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name		
	75 Remittance Dr., Dept. 1611	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60675	Contingent	
		Unliquidated	
١ ١	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
j	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
į į	Debtor 1 and Debtor 2 only	Student loans	
j	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
į į	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	_	
	No No	Other. Specify Medical/Dental Services	
	Yes		

Doc 1 Filed 08/14/17 Entered 08/14/17 13:04:02 Desc Main Case 17-24227 Page 44 of 78 Case Number (if known) Document Fernando Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim SLM Financial Corporation** \$ 0.00 Last 4 digits of account number \_\_\_\_ \_\_\_\_

Creditor's Name	100	
PO Box 4400	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Wilkes-Barre PA 18773-4400	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
	<b>.</b>	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	_	
No	Other. Specify	
Yes A 71 St Francis Hospital		\$_0.00
7.71	Last 4 digits of account number	\$ <u>0.00</u>
Creditor's Name 3267 S 16th St	When was the debt incurred?	
Number Street		
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Mihvaukaa WI 52045	Contingent	
Milwaukee WI 53215	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only	<del>_</del>	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Debts to pension of profit-smaring plans, and other similar debts	
No	Other. Specify	
Yes	Other: opening	
4.72 St. Francis Hospital	Last 4 digits of account number	\$ <u>0.00</u>
Creditor's Name		
Dept. 77-5024	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Chicago IL 60678-5024	Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. SpecifyMedical/Dental Services	
Yes		

Record # 738904

Official Form 106E/F

Doc 1 Filed 08/14/17 Entered 08/14/17 13:04:02 Desc Main Case 17-24227 Page 45 of 78 Case Number (if known) **Document** Fernando Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page **Total Claim** After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. Swedish American Hospital \$ 0.00 Last 4 digits of account number \_\_\_\_ \_\_\_ Creditor's Name 1401 East State. St. When was the debt incurred?

Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Rockford IL 61104	Unliquidated	
City State Zip Code  Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
■ No	Other. SpecifyMedical/Dental Service	
Yes A 74 Swedish Covenant Hospital	Land Address of a constant to the	<b>\$</b> 20,000.00
Creditor's Name	Last 4 digits of account number	\$ <u>20,000.00</u>
7426 Solution Center	When was the debt incurred?	
Number Street		
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Chicago II 60677	Contingent	
Chicago IL 60677	Unliquidated	
City State Zip Code  Who owes the debt? Check one.	Disputed	
Debtor 1 only	_	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Debts to pension of profit-straining plans, and other similar debts	
No	Other Specify Medical/Dental Services	
Yes	Other. SpecifyMedical/Dental Services	
4.75 Syncb/TJX COS	Last 4 digits of account number NULL	<b>\$</b> _158.00
Creditor's Name		·
Po Box 965005	When was the debt incurred? 2016-2017	
Number Street		
	As all the date you file the plains in Observation to the second	
	As of the date you file, the claim is: Check all that apply.	
Orlando FL 32896	☐ Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
Yes	- · · · · · · · · · · · · · · · · · · ·	

Page 46 of 78 Case Number (if known) **Document** Debtor 1 Fernando Μ Your NONPRIORITY Unsecured Claims - Continuation Page

After lis	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.76	University Pathology Diagnostic, SC	Last 4 digits of account number	<u>\$ 2.00</u>
	Creditor's Name		
	5700 Southwyck Blvd	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Toledo OH 43614	Unliquidated	
١.,	City State Zip Code  Who owes the debt? Check one.	Disputed	
ľ	7		
	Debtor 1 only	Time of NONDRIORITY are assured alaims	
	Debtor 2 and Debtor 2 and	Type of NONPRIORITY unsecured claim: Student loans	
}	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	that you did not report as priority claims	
L	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
	No	Other. Specify	
	Yes	Outer. Specify	
4.77	US DEPT OF ED/Glelsi	Last 4 digits of account number 9581	<b>\$</b> 2,119.00
	Creditor's Name	0044.0047	
	Po Box 7860	When was the debt incurred? 2011-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Madison WI 53707	Unliquidated	
١.,	City State Zip Code  Vho owes the debt? Check one.	Disputed	
"	Debtor 1 only		
	<b>=</b> '	Time of NONDRIORITY are assured alaims	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:  Student loans	
H	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	that you did not report as priority claims	
L	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	s the claim subject to offest?	Debts to pension of profite-sharing plans, and other similar debts	
	No	Other. Specify	
Ī	Yes	Outer. Specify	
4.78	US DEPT OF ED/Glelsi	Last 4 digits of account number 8581	<b>\$</b> 47,053.00
	Creditor's Name		
	Po Box 7860	When was the debt incurred? 2010-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Madison WI 53707	Unliquidated	
<u> </u>	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[	Debtor 1 and Debtor 2 only	Student loans	
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	Yes	Other. Specify	
	100		

Debtor 1	Fernando	M	Dacument	Page 47 of 78 Case Number (if known)	
	First Name	Middle Name	Last Name		

sting any entries on this page, number them	beginning with 4.4, followed by 4.5, and so forth.	Total Cla
Weil Foot and Ankle Instute-DP	Last 4 digits of account number	\$ <u>60.00</u>
Creditor's Name		
1455 E Golf Rd.	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Des Plaines IL 60016	☐ Unliquidated	
City State Zip Code	Disputed	
/ho owes the debt? Check one.		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
the claim subject to offest?	_	
No	Other. Specify	
Yes	0006	+ 60 00
Well Foot and Ankle Institute	Last 4 digits of account number 0906	\$ <u>60.00</u>
Creditor's Name	When was the debt incurred?	
1455 E. Golf Rd. ste 110	when was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Des Plaines IL 60016	Unliquidated	
City State Zip Code  /ho owes the debt? Check one.	Disputed	
Debtor 1 only		
<b>=</b>	Toward NONDRIADITY and a lating	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
the claim subject to offest?	_	
No ¬	Other. Specify	
Yes WFDS/WDS	Last & divite of account wombon	<b>\$</b> 5,434.0
	Last 4 digits of account number	<del>\$_0,404.0</del>
Creditor's Name PO Box 19657	When was the debt incurred?	
Number Street		
Juest Subst		
	As of the date you file, the claim is: Check all that apply.	
Indipo CA 00000	Contingent	
Irvine CA 92623	Unliquidated	
City State Zip Code  /ho owes the debt? Check one.	Disputed	
Debtor 1 only	<del>_</del>	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<b>=</b>	Student loans	
Debtor 1 and Debtor 2 only		
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
the claim subject to offest?	_	
No	Other. Specify	
Yes		

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Schedule E/F: Creditors Who Have Unsecured Claims

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Fernando Debtor 1

similar debts

Write that amount here.

6j. Total. Add lines 6f through 6i.

6i. Other. Add all other nonpriority unsecured claims.

**Document** 

65,739.07

140,406.07

	counts of certain types of unsecured claims. This information is counts for each type of unsecured claim.	TOR STATISTICAL RE	eporting purposes on	ıy. 28 U.S.C. §
			Total claim	
otal claims om Part 1	6a. Domestic support obligations	6a.	\$	0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$	1,750.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d. <b>Other.</b> Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$	1,750.00
			Total claim	
otal claims	6f. Student loans	6f.	\$	74,667.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h. Debts to pension or profit-sharing plans, and other	6h.	\$	0.00

		Caso 17		Filod 09/14/17		08/14/17 13:04:02	2 Desc Main	
FII	ii in this in	ormation to ident	tiry your case:		9	of 78		
De	ebtor 1	Fernando	M Middle News	Mariduena				
De	ebtor 2	First Name	Middle Name	Last Name				
(Sp	pouse, if filing)	First Name	Middle Name	Last Name				
Uı	nited States	Bankruptcy Court for	the : <u>NORTHERN</u> District of				_	
	ase Number			(State)			Check if this is a	n
	f known)	1000					amended filing	
		orm 106G	ory Contracts and					12/15
Be as informadditi 1. D	complete mation. If m ional pages oo you hav No. Cho Yes. Fill	and accurate as pore space is needs, write your name any executory could this box and so in all of the informally each person of	possible. If two married peop ded, copy the additional page e and case number (if known contracts or unexpired leases ubmit this form to the court wit nation below even if the contra	le are filing together, both e, fill it out, number the er ). ?? h your other schedules. You cts or leases are listed in ave the contract or lease.	h are equally rentries, and atta ou have nothing Schedule A/B:	else to report on this form.  Property (Official Form 106A/B at each contract or lease is form more examples of executory	of any ) or (for	
u	nexpired le	ases.	nom you have the contract or			State what the contract or le		
2.1								
	Name				_			
	Number	Street			_			
	City		State Zi	o Code	_			
2.2	_							
	Name				-			
	Number	Street			_			
	Number	Silvet						
	City		State Zi <sub>l</sub>	o Code				
2.3					_			
	Name							
	Number	Street			_			
	City		State Zi <sub>l</sub>	o Code	_			
2.4	<u> </u>				_			
	Name ————				_			
	Number	Street						
	City		State Zij	o Code	_			
2.5								
	Name				_			
	Number	Street			_			

State Zip Code

City

Fill in this in	nformation to identif	y your case:	
Debtor 1	Fernando	М	Mariduena
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for th	e : <u>NORTHERN</u> District of	<u>ILLINOIS</u>
Case Number	r		(State)
(If known)			_

### Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any A	ny Additional Pages, write your name and case number (if known). Answer every question.						
1. <b>D</b>	o you have any cod	ebtors? (If you are filing a joint case, do	not list either spouse as a	codebtor.)			
	No.						
	Yes						
	=	s, have you lived in a community prope aho, Lousiiana, Nevada, New Mexico, Pu		ommunity property states and territories include gton, and Wisconsin.)			
	No. Go to line 3.						
	Yes. Did your spo	use, former spouse, or legal equivalent li	ive with you at the time?				
		community state or territory did you live	?	Fill in the name and current address of that person.			
	Name of your spo	ise, former spouse or legal equivalent					
	Number Str	pet					
	City	State	Zip Cod	le			
s	Schedule D (Official I	form 106D), Schedule E/F (Official Formedule G to fill out Column 2.	-	Column 2: The creditor to whom you owe the debt  Check all schedules that apply:			
3.1				Schedule D, line			
	Name			Schedule E/F, line			
	Number Stree	:		Schedule G, line			
	City	State	Zip Code	_			
3.2				Schedule D, line			
	Name			Schedule E/F, line			
	Number Stree			Schedule G, line			
	City	State	Zip Code				
3.3				Schedule D, line			
	Name			Schedule E/F, line			
	Number Stree			Schedule G, line			
	City	State	Zip Code				

Official Form 106H Record # 738904 Schedule H: Your Codebtors Page 1 of 1

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Fill in this in	formation to identif	fy your case:	
Debtor 1	Fernando	М	Mariduena
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for the	he: <u>NORTHERN DISTRICT O</u>	DF ILLINOIS
Case Number	r		
(If known)			

Official Form 106I

MM / DD / YYYY

#### **Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment				
Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
If you have more than one job, attach a separate page with information about additional employers.  Employment status		X Employed Not employed		Employed  Not employed
Include part-time, seasonal, or self-employed work.	·			
Occupation may Include student or homemaker, if it applies.	Occupation may Include student or homemaker, if it applies.		sociation	
	Employers address			
		,		,
	How long employed there? Since 4/1/2017			
Part 2: Give Details About Mon	thly Income			
spouse unless you are separate If you or your non-filing spouse I	the date you file this form. If you had.  nave more than one employer, combinate, attach a separate sheet to this had.	ine the information for a		, ,
			For Debtor 1	For Debtor 2 or non-filing spouse
List monthly gross wages, sal deductions). If not paid monthly	•	\$4,166.50	\$0.00	
3. Estimate and list monthly ove	rtime pay.		\$0.00	\$0.00
4. Calculate gross income. Add I		\$4,166.50	\$0.00	

 Official Form 106I
 Record # 738904
 Schedule I: Your Income
 Page 1 of 2

Debtor 1

First Name

Middle Name

Last Name

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Case Number (if known) Document Mariduena М Fernando

opy line 4 here	4. [ 5a. 5b. 5c.	\$4,166.50 \$794.00 \$0.00		r Debtor 2 or n-filing spouse \$0.00
all payroll deductions:  Tax, Medicare, and Social Security deductions  Mandatory contributions for retirement plans  Voluntary contributions for retirement plans	5a. 5b.	\$794.00		\$0.00
Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans Voluntary contributions for retirement plans	5b.			
Mandatory contributions for retirement plans Voluntary contributions for retirement plans	5b.			
Voluntary contributions for retirement plans	_	\$0.00		\$0.00
	5c.	ψ0.00		\$0.00
Required repayments of retirement fund loans		\$0.00		\$0.00
	5d.	\$0.00		\$0.00
. Insurance	5e.	\$276.25		\$0.00
Domestic support obligations	5f.	\$0.00		\$0.00
. Union dues	5g.	\$0.00		\$0.00
. Other deductions. Specify:	5h.	\$0.00		\$0.00
he payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$1,070.25		\$0.00
alate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$3,096.25		\$0.00
Il other income regularly received:		, ,		
Net income from rental property and from operating a business,				
profession, or farm				
Attach a statement for each property and business showing gross				
receipts, ordinary and necessary business expenses, and the total				
monthly net income.	8a. 	\$0.00		\$0.00
. Interest and dividends	8b.	\$0.00		\$0.00
Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00
dependent regularly receive	_			
Include alimony, spousal support, child support, maintenance, divorce				
settlement, and property settlement.				
, , ,	8d. 	\$0.00		\$0.00
Social Security	8e. —	\$0.00		\$0.00
Other government assistance that you regularly receive	8f.	\$0.00		\$0.00
Include cash assistance and the value (if known) of any non-cash				
assistance that you receive, such as food stamps (benefits under the				
· · · —	0	<b>#</b> 0.00		<b>#0.00</b>
	_			\$0.00
	_		_	\$0.00
au otner income. Add lines 8a + 8b + 8c + 8d + 8e + 8t +8g + 8h.	9	\$0.00		\$0.00
alculate monthly income. Add line 7 + line 9.	10.	\$3.096.25	+ [	\$0.00 =
d the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	L	φ3,030.23	· L	φυ.υυ
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.  Interest and dividends  Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.  Unemployment compensation  Social Security  Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:  Pension or retirement income  Other monthly income. Specify:  did all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.  Alate total monthly take-home pay. Subtract line 6 from line 4.  Net income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.  Interest and dividends  Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.  Unemployment compensation  Social Security  Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:  Pension or retirement income  Other monthly income. Specify:  Pension or retirement income  Other monthly income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.  9.  Alculate monthly income. Add line 7 + line 9.	the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.  the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.  the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.  The payroll deductions and lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.  The payroll deductions and lines 6 from line 4.  The payroll deductions and lines 6 from line 4.  The payroll deductions and lines 6 from line 4.  The payroll deductions and lines 6 from line 4.  The payroll deductions and lines 6 from line 4.  The payroll deductions and lines 6 from line 4.  The payroll deductions and lines 6 from line 4.  The payroll deductions and line 6 from line 4.  The payroll deductions and lines 6 from line 4.  The payroll deductions and lines 6 from line 4.  The payroll deductions and lines 8a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.  The payroll deductions and lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.  The payroll deductions and lines 10 for Debtor 1 and Debtor 2 or non-filling spouse.  The payroll deductions and lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.  The payroll deductions and lines 10 for Debtor 1 and Debtor 2 or non-filling spouse.  The payroll deductions and lines 10 for Debtor 1 and Debtor 2 or non-filling spouse.	the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.  that the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.  that the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.  that the payroll deductions. Add lines 7 + line 9.  the payroll deductions. Add lines 7 + line 9.  the payroll deductions. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.  51,070.25  \$1

Schedule J: Your Expenses  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer
United States Bankruptcy Court for the:NORTHERN DISTRICT OF ILLINOIS
Case Number
Case Number (If known)  A separate filing for Debtor 2 because Debtor 2 maintains a separate household.  Schedule J: Your Expenses  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Describe Your Household  1. Is this a joint case?  X No. Go to line 2.  Yes. Does Debtor 2 live in a separate household?
Official Form 106J  Schedule J: Your Expenses  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part1: Describe Your Household  1. Is this a joint case?  X No. Go to line 2.  Yes. Does Debtor 2 live in a separate household?
Schedule J: Your Expenses  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Describe Your Household  1. Is this a joint case?  X No. Go to line 2.  Yes. Does Debtor 2 live in a separate household?
more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Describe Your Household  1. Is this a joint case?  X No. Go to line 2.  Yes. Does Debtor 2 live in a separate household?
Part 1: Describe Your Household  1. Is this a joint case?  X No. Go to line 2.  Yes. Does Debtor 2 live in a separate household?
1. Is this a joint case?  X No. Go to line 2.  Yes. Does Debtor 2 live in a separate household?
X No. Go to line 2.  Yes. Does Debtor 2 live in a separate household?
Yes. Does Debtor 2 live in a separate household?
Yes. Debtor 2 must file a separate Schedule J.
2. Do you have dependents?  No  Dependent's relationship to Dependent's Dependent's Does dependent live Debtor 1 or Debtor 2 age with you?
Do not list Debtor 1 and Debtor 2.  Yes. Fill out this information for each dependent  Daughter  Daughter  17
Do not state the dependents'
Daughter 3 Yes
X No
Yes
X No
Yes X No
3. Do your expenses include X No
expenses of people other than yourself and your dependents?  Yes
Part 2: Estimate Your Ongoing Monthly Expenses
Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Schedule J</i> , check the box at the top of the form and fill in
the applicable date.
Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)  Your expenses
4. The rental or home ownership expenses for your residence. Include first mortgage payments and
any rent for the ground or lot.  4. \$500.0  If not included in line 4:
4a. Real estate taxes 4a. \$0.0
4b. Property, homeowner's, or renter's insurance 4b. \$0.0
4c. Home maintenance, repair, and upkeep expenses 4c. \$0.0

Schedule J: Your Expenses

Debtor 1

First Name

М Fernando

Middle Name

Document Mariduena

Last Name

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Case Number (if known) \_

			Your expens	es
5.	Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
6.	Utilities:			
	6a. Electricity, heat, natural gas	6a.		\$0.00
	6b. Water, sewer, garbage collection	6b.		\$0.00
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$175.00
	6d. Other. Specify:	6d.	\$	0.00
7.	Food and housekeeping supplies	7.		\$400.00
8.	Childcare and children's education costs	8.		\$409.00
9.	Clothing, laundry, and dry cleaning	9.		\$140.00
10.	Personal care products and services	10.		\$70.00
11.	Medical and dental expenses	11.		\$100.00
12.	Transportation. Include gas, maintenance, bus or train fare.	12.		\$298.33
	Do not include car payments.			
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$10.00
14.	Charitable contributions and religious donations	14.		\$0.00
15.	Insurance.			
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.		\$0.00
	15b. Health insurance	15b.		\$0.00
	15c. Vehicle insurance	15c.		\$38.00
	15d. Other insurance. Specify:	15d.		\$0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Specify:	16.		\$0.00
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.		\$0.00
	17b. Car payments for Vehicle 2	17b.		\$0.00
	17c. Other. Specify:	17c.		\$0.00
	17d. Other. Specify:	17d.		\$0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted			
	from your pay on line 5, Schedule I, Your Income (Official Form 106l).	18.		\$955.00
19.	Other payments you make to support others who do not live with you.			
	Specify:	19.		\$0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
	20a. Mortgages on other property	20a.		\$ 0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00

Schedule J: Your Expenses

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Debtor	1 Ferr	nando IVI	Mariduena	Case Number (if known)		
	First N	lame Middle Name	Last Name			
21.	Other.	Specify:		_	21.	\$0.00
22	Your m	onthly expense: Add lines 4 thro	ough 21.		22.	\$3,095.33
	The res	ult is your monthly expenses.				
23.	Calcula	te your monthly net income.				
	23a.	Copy line 12 (your comibined	monthly income) from Schedule I.		23a.	\$3,096.25
	23b.	Copy your monthly expenses	from line 22 above.		23b. <b>–</b>	\$3,095.33
	23c.	Subtract your monthly expens	ses from your monthly income.		23c.	\$0.92
		The result is your monthly net	income.			
24.	Do you	evnect an increase or decrease	in your expenses within the year after you	file this form?		
2-7.	-	•	ng for your car loan within the year or do you			
	mortgag	je payment to increase or decrea	se because of a modification to the terms of	your mortgage?		
	X No					
	Ye	s. Explain Here:				

 Official Form 106J
 Record #
 738904
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this in	formation to identify	your case:	
Debtor 1	Fernando	М	Mariduena
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
		e : <u>NORTHERN</u> District of	_ <u>ILLINOIS</u> (State)
Case Number (If known)	·		

#### Official Form 106 Dec

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below		
Did you pay or agree to pay someone who is NOT	an attorney to help you fill out hankrur	atcy forms?
No	an accorney to neip you init out banking	ionis.
Yes. Name of Person		Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have reac correct.	I the summary and schedules filed with	this declaration and that they are true and
/s/ Fernando M Mariduena Signature of Debtor 1	Signature of Debtor 2	
Signature of Debtor 1	Signature of Debior 2	
Date 08/10/2017 MM / DD / YYYY	Date	
	, 55 / .	

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Fill in this in	formation to identify	y your case:	
Debtor 1	Fernando First Name	M Middle Name	Mariduena  Last Name
Debtor 2		middle Name	
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for the	e : <u>NORTHERN</u> District of	ILLINOIS (State)
Case Number (If known)	r		

### Official Form 107

#### Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Give Details About Your Marital Status and V	Mhoro You Lived Before		
UI. VVII AT IS VOUR CURRENT MARITAL STATUS?			
•			
Married			
Not married			
During the last 3 years, have you lived anywhere o	ther than where you live no	ow?	
<ul><li>No.</li><li>Yes. List all of the places you lived in the last 3 you</li></ul>	ears Do not include where	you live now	
res. Elst all of the places you lived in the last 5 yo	ears. Do not include where	you live now.	
Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2
	lived there		lived there
		Same as Debtor 1	Same as Debtor 1
6518 N Mozart St	FROM 07/2006		
Chicago IL 60645-4342	To 11/2016		
property states and territories include Arizona, Ca and Wisconsin.)	lifornia, Idaho, Louisiana, N	levada, New Mexico, Puerto Rico, Texas	, Washington,
No.  Yes. Make sure you fill out Schedule H: Your Cod  Part 24  Explain the Sources of Your Income	debtors (Official Form 106H)		
Yes. Make sure you fill out Schedule H: Your Cod	debtors (Official Form 106H)		
Yes. Make sure you fill out Schedule H: Your Cod	debtors (Official Form 106H)		
Yes. Make sure you fill out Schedule H: Your Cod	debtors (Official Form 106H)		
Yes. Make sure you fill out Schedule H: Your Cod	debtors (Official Form 106H)		
Yes. Make sure you fill out Schedule H: Your Cod	debtors (Official Form 106H)		
Yes. Make sure you fill out Schedule H: Your Cod	debtors (Official Form 106H)		
Yes. Make sure you fill out Schedule H: Your Cod	debtors (Official Form 106H)		
Yes. Make sure you fill out Schedule H: Your Cod	debtors (Official Form 106H)		
Yes. Make sure you fill out Schedule H: Your Cod	debtors (Official Form 106H)		

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Debtor 1 Fernando M Mariduena Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, \$30,000 Wages, commissions, From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, \$16,395 Wages, commissions, For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business Wages, commissions, Wages, commissions, \$13.342 For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Fernando Mariduena Case Number (if known) Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment Include creditor's name payment Identify Legal actions, Repossessions, and Foreclosures Part 4: Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No. Yes. Fill in the details. Nature of the case Status of the case Court or agency 10 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below.

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Debtor	1 Fernando	M	Mariduena	Case Number (if kr	own)	
	First Name	Middle Name	Last Name			
	-	ou filed for bankruptcy, d ment because you owed	id any creditor, including a bank or a debt?	financial institution, set off a	ny amounts from y	your accounts
	No. Go to line 11					
	Yes. Fill in the inform					
	court-appointed receive	u filed for bankruptcy, was r, a custodian, or another	s any of your property in the posses official?	sion of an assignee for the b	enefit of creditors	, a
	No. Yes.					
Pa	List Certain Gift	s and Contributions				
13 \	Within 2 years before y	ou filed for bankruptcy, di	d you give any gifts with a total valu	ie of more than \$600 per pers	on?	
	No.					
	Yes. Fill in the details	-	d var alva anv elfte er centrikutione	s with a tatal value of many th	on \$600 to only ob	auitus?
14	_	ou filed for bankruptcy, di	d you give any gifts or contributions	s with a total value of more th	an \$600 to any cn	arity?
	No.	o for each gift				
	Yes. Fill in the details	s for each gift.				
Pa	List Certain Los	ses				
	Within 1 year before yo gambling?	u filed for bankruptcy or s	ince you filed for bankruptcy, did yo	ou lose anything because of t	heft, fire, other di	saster, or
	No.					
	Yes. Fill in the detail:	s for each gift.				
Pa	List Certain Pay	ments or Transfers				
(	consulted about seekin	g bankruptcy or preparing	you or anyone else acting on your g a bankruptcy petition? rers, or credit counseling agencies			<b>7</b> ou
	∏ No.					
	Yes. Fill in the details	S				
	Party Contact Info		Description and value of any programmer	operty transferred	Date payment or transfer	Amount of payment
	Geraci Law L.L.C.					\$1,085.00
	55 E. Monroe Stree	et #3400				
	Chicago,IL 60603					
	Party Contact Info		Description and value of any pr	operty transferred	Date payment or transfer	Amount of payment
	Hananwill Credit Co	ounseling	Credit Counseling Services		2017	\$25.00
	115 N. Cross St.	·				
	Robinson, IL 62454	1				

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Mariduena

Case Number (if known) First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. 19 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Yes. Fill in the details for each gift. Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account number Last balance before Type of account or Date account was closed, sold, moved, instrument closing or transfer or transferred 21 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No. Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? 22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? No. Yes. Fill in the details. Who else has or had access to it? Describe the contents Do you still have it? **Identify Property You Hold or Control for Someone Else** 23 Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. ☐ No. Yes. Fill in the details Where is the property? Describe the property Value 1996 Chevy Blazer Jacinto Mariduena Debtor's residence \$500 6518 N. Mozart

Fernando

Debtor 1

М

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otor 1 Fernando M Mariduena Case Number (if known) \_\_\_\_\_\_

	First Name	Middle Name	Last Name			
Pa	Give Details About Enviro	onmental Information				
For	the purpose of Part 10, the follow	wing definitions apply:				
	Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.					
	Site means any location, facility, it or used to own, operate, or util	· · ·	-	, whether you now own, operate, or utiliz	е	
	Hazardous material means anyth substance, hazardous material, p	=		aste, hazardous substance, toxic		
Rep	port all notices, releases, and pro-	ceedings that you know ab	out, regardless of when t	hey occurred.		
24	Has any governmental unit notif	fied you that you may be lia	able or potentially liable u	nder or in violation of an environmental l	aw?	
	No.					
	Yes. Fill in the details.	Governmental (	unit	Environmental law, if you know it	Date of notice	
25	Have you notified any governme	ental unit of any release of	hazardaya matarial?			
20	Have you notified any government No.	ental unit of any release of	nazaruous materiai r			
	Yes. Fill in the details.					
	_	Governmental (	ınit	Environmental law, if you know it	Date of notice	
26	Have you been a party in any jud	dicial or administrative pro	ceeding under any enviro	nmental law? Include settlements and or	ders.	
	No.					
	Yes. Fill in the details.					
		Court or agenc	•	Nature of the case	Status of the case	
Pa	Give Details About Your E	Court or agence		Nature of the case	Status of the case	
		Business or Connections to A	ny Business	Nature of the case  of the following connections to any busing		
	Within 4 years before you filed fo	Business or Connections to A for bankruptcy, did you ow employed in a trade, profes	any Business  n a business or have any obsion, or other activity, eit	of the following connections to any busir her full-time or part-time		
	Within 4 years before you filed for A sole proprietor or self-or A member of a limited lia	Business or Connections to A for bankruptcy, did you ow employed in a trade, profes bility company (LLC) or lin	any Business  n a business or have any obsion, or other activity, eit	of the following connections to any busir her full-time or part-time		
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 Eebtor 1
 Fernando
 M
 Mariduena
 Case Number (if known)

 First Name
 Middle Name
 Last Name

Part 1	Sign Below	
ans in c	wers are true and correct. I understand that mak	cial Affairs and any attachments, and I declare under penalty of perjury that the king a false statement, concealing property, or obtaining money or property by fraud fines up to \$250,000, or imprisonment for up to 20 years, or both.
×	/s/ Fernando M Mariduena	<b>x</b>
••	Signature of Debtor 1	Signature of Debtor 2
	Date 08/10/2017 MM / DD / YYYY	Date
Did	you attach additional pages to Your Statement	of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
	No	
	Yes	
Did	you pay or agree to pay someone who is not an	attorney to help you fill out bankruptcy forms?
	No	
	Yes. Name of person	. Attach the <i>Bankruptcy Petition Preparer's Notice,</i> Declaration, and Signature (Official Form 119).
		Deciaration, and Signature (Official Form 119).

Fill in this in	Case 17 o		ilod 09/14/17 Entor	ed 08/14/17 13:04:0 4 of 78	02 Desc Main	
				14 01 70		
Debtor 1	Fernando First Name	Middle Name	Mariduena  Last Name			
Debtor 2	riist Name	Middle Name	Last Name			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	s Bankruptcy Court for th	e : <u>NORTHERN</u> District of <u>II</u>	LLINOIS			
Case Numbe			(State)		Check if this is an	
(If known)			-		amended filing	
Official F	orm 108					
		on for Individual	s Filing Under Chap	oter 7		12/15
whichever is ea If two married   Both debtors n Be as complete write your nam	arlier, unless the cou people are filing toge nust sign and date the e and accurate as po ne and case number ( List Your Creditors Wi	rt extends the time for cause ther in a joint case, both are e form. ssible. If more space is need if known). no Have Secured Claims	e your bankruptcy petition or by to a You must also send copies to the equally responsible for supplying ed, attach a separate sheet to this additional without the ditional ditions.	e creditors and lessors you list. correct information. form. On the top of any addition	nal pages,	
Identify the	creditor and the pro	perty that is collateral	What do you intend to d secures a debt?	lo with the property that	Did you claim the property as exempt on Schedule C?	
Creditor's	}		☐ Surrender the	property	☐ No	
name:			Retain the pro	perty and redeem it	☐ Yes	
Description	on of		Retain the pro	perty and enter into a	_	
property			Reaffirmation A	Agreement.		
securing	debt:		Retain the pro	perty and [explain]:	_	
Creditor's	<u> </u>		Surrender the	property		
name:			<del>_</del>	perty and redeem it	☐ Yes	
Description	on of		Retain the pro	perty and enter into a	□ 103	
property	5.1 51		Reaffirmation A	Agreement.		
securing	debt:		Retain the pro	perty and [explain]:	_	
Creditor's	;		Surrender the	property	No	

Fernando Case 17-24227

Doc 1

Leases

Filed 08/14/17 Entered 08/14/17 13:04:02 Desc Main Document Page 65 of 8 humber (if known)

Part 2:	List Your	Unexpired	Personal	Property

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases	(Official Form 106G),
fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease	e period has not yet
ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2)	
Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name:	□ No
Lessoi s fidilie.	
Description of leased	☐ Yes
property:	
Lessor's name:	☐ No
Ecosor o Hame.	Yes
Description of leased	☐ 165
property:	
Lessor's name:	□No
Ecosor o Hame.	
Description of leased	☐ res
property:	
Lessor's name:	□No
Eddel o Hallic.	
Description of leased	
property:	
Lessor's name:	□No
	 ☐Yes
Description of leased	<u> </u>
property:	
Lessor's name:	□No
	Yes
Description of leased	
property:	
Lessor's name:	□No
	 Yes
Description of leased	
property:	
Part 3: Sign Below	
Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a de	ebt and any
personal property that is subject to an unexpired lease.	
Ac /c/ Fornanda M Mariduana	
★     /s/ Fernando M Mariduena     ★       Signature of Debtor 1     Signature of Debtor 2	
D-4-1, 00/40/0047	
Date	

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B2030 (Form 2030) (12/15)

Date

### United States Bankruptcy Court

		NORTHERN DIST	TRICT OF ILLINOIS E	ASTERN DIVISION	ON	
In re						
Fernan	ido M Ma	ariduena / Debtor		Case No:		
				Chapter:	Chapter 7	
		DISCLOSURE OF CO	OMPENSATION OF AT	TORNEY FOR DEF	BTOR	
compe	nsation pa	o 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016 aid to me within one year before the filing of e rendered on behalf of the debtor(s) in conte	the petition in bankruptcy	y, or agreed to be paid	d to me, for services	
F	or legal s	ervices, I have agreed to accept	\$750.00			
P	rior to the	e filing of this statement I have received	\$750.00			
В	Salance D	ue	\$0.00			
2. Th		of the compensation paid to me was:				
	Debt	( ) state (specify)				
3. Th	he source	of compensation to be paid to me is:				
	Deb	otor(s) Other: (specify)				
4.		not agreed to share the above-disclosed comlaw firm.	npensation with any other	person unless they ar	e members and asso	ciates
		agreed to share the above-disclosed compen- law firm. A copy of the agreement, together ed.				
	return fo	or the above-disclosed fee, I have agreed to redling:	ender legal service for all a	aspects of the bankru	ptcy	
a.	Analy:	sis of the debtor's financial situation, and reauptcy;	ndering advice to the debt	or in determining who	ether to file a petition	n in
b.	Prepar	ration and filing of any petition, schedules, st	atements of affairs and pl	an which may be requ	aired;	
c.	Repres	sentation of the debtor at the meeting of cred	itors, and any adjourned h	earings thereof;		
<b>6.</b> By	y agreeme	ent with the debtor(s), the above-disclosed fe	e does not include the fol	lowing service:		
		OT include missed meeting or court dates, at lien avoidances, dischargeability actions, otl				other
	ſ		CERTIFICATION			
		I certify that the foregoing is a complete payment to me for representation of the deb	• •	-	or	
		Date: 08/11/2017	/s/ Nicholas Jacob Tepo	eli		

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Signature of Attorney

Geraci Law L.L.C.

Name of law firm

Date: 2/20/2017

Consultation Attorney: TEP

Record #: 738-904



### Retainer Agreement Chapter 7 - Pre-filing

	O to propore to file a C	hanter 7 hankruptcy petition is	n court. I agree to pay, by
Services before filing in Court: I retain Geraci Law L.L	C. to prepare to file a Oi	naptor 7 barmapis, passa	
debit only, a flat fee for services before filing in court of \$ at \$ { } today, \$ { } will obtain from { }	\ ner {	_} starting {	<b>}</b>
at \$ {} today, \$ {		within 60 days of today. Ba	ankruptcy is time-sensitivel
and \${}   will obtain from {	vices After filing in court	any balance on the pre-filing	fee is discharged. We will
may pay more than this amount to pre-pay post-filing ser start preparing your documents as soon as you sign this c	ontract. Work before signi	ing is no charge. Work or Cos	sts advanced AFTER filling
start preparing your documents as soon as you sign this of in Court is not included in the pre-filing amount, unless yo	u pay us for it in advance:	-	
in Court is not included in the pre-lining amount, amount		and the form	iooo after case filing is
After we file your Chapter 7 bankruptcy in Court, we w	ill advance your Court Co	ist of \$335, and the flat fee for	325 and nav a fee for our
After we file your Chapter 7 bankruptcy in Court, we was 8 895.00 & \$335 = \$ 1.230.00 total flat fee.	We will present you with	an agreement to repay the volume of	filing agreement is entirely
\$ 895.00 & \$335 = \$ 1.230.00 total flat fee. services after filing through Discharge or case closing	without discharge. Whe	ther or hot you sign a post	rm to finish your bankruptcy
voluntary: you are not required to retain Geraci Law ior po	st-bankruptcy services. T	Ou may fille some outer land.	•
and Geraci Law may withdraw from representing you.			
	hiring us, (before retaining	us is free) preparation petition	and schedules, means test & from you including faxes, email
etatement of financial affairs' DRONE Calls, Citialis, Web modes	944, p 0	an area in court Evelle	ed, appearance in gill conit of
attachments web unloads and mail, office appointment to re-	yioti aiia sigii y		and after we file your case in
proceeding: taking calls from your creditors of bill collectors.	n you down and in the		sary proceedings; any monons
court, all work until case closing is included except: misse including to reopen, avoid judgment liens, for enlargement of	time; any contested matter	including but not limited to object	other than bankruptcy court.
dismiss: attending rule 2004 examinations; reviewing document	its that we did not opposite	, ,	
		Little and work is required and if	usually is cheaper, but you may
Flat fee. With "flat fee", rather than hourly, you know in adva choose to pay for our services billed hourly at \$75 -\$450/ho	ur, and pay in advance a se	ecurity retaier, which may cost yo	ou more, or less than a flat fee.
choose to pay for our services billed hourly at \$75 -\$450/ho  Advance Payment Retainer. Payments on flat fee or hourly	become our property on p	ayment and are deposited into o	our operating account, not into a
		tainer agreement with another it	W min wo
may lose funds held in our trust account which may be assets	an a chapter		
Termination. If you decide not to proceed, delay, fail	to respond, fail to pay m	ny attorneys or provide all inf	ormation & sign my petition
Termination. If you decide not to proceed, delay, fail according to this schedule, I agree that Geraci Law ma	y discontinue work and c	harge me for the work done t	o date at nouny rates shown
according to this schedule, I agree that Geraci Law ma above. We will only refund fees not earned. Wisconsin	: We will submit any unreso	lved dispute about the fee to bind	ding arbitration within 50 days of
receiving written notice of the dispute. You may me a claim	With the Historian		vou must provide written nouce
receiving written notice of the dispute. You may file a claim unearned advanced fees. If you dispute the amount of the fe of the dispute to Geraci Law within 30 days of the mailing of	e and want that dispute to b	able to resolve the dispute to the	satisfaction of you within 30 days
of the dispute to Geraci Law within 30 days of the maining of after notice of the dispute from the client, we shall submit the	dispute to binding arbitration	n.	
•		Lucia Client Corner and not to	cause excessive work; that more
Time matters: You agree: to fully cooperate with us and put than one attorney or staff will work on your file there is not than one attorney or staff will be the staff or the facts you told	provide all information require	ed; use Client Comer and not to Geraci I aw Team, unlike single	attorney "law firms". Change in
than one attorney or staff will work on your me there is no	Chara charge in		s only protect a limited amount of
circumstances: This flat fee is based on the facts you told	do. If the offerigraphy	" avamet" property to a Trust	tee No quarantee of Discharge.
Creditors or others may object to a chapter / discharge of	Octum dobto of to a ,		or intentional injury claims, debts
loope: educational debts and fulfion; most lax debts, unde	Ologoda dobito,	No dicabarga if VOII	don't take the 2nd educational
after filing including HOA dues; other debts listed in your g course. I will not transfer or acquire any property or incur	rany credit or debt before fil	ing, and I must make full disclosi	ure of all income, expenses, debt
170157 Home	λ	Χ	
Date: 270, 17 x NEARAND Many ( Fernando Mariduena (Debtor)	-w-	(Joint Debtor)	
₽.		Corpoil pull 1 C	rev 161112
X Atto	rney for the Debtor(s), Repre	esenting Geraci Law L.L.C.	

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Fernando M Mariduena / Debtor	Bankruptcy Docket #:
	Judge:

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 08/10/2017 /s/ Fernando M Mariduena

Fernando M Mariduena

X Date & Sign

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<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

#### UNITED STATES BANKRUPTCY COURT

### NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A. Notice to Consumer Debtor(s)

In re Fernando M

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

#### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

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Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 08/10/2017	/s/ Fernando M Mariduena	
	Fernando M Mariduena	

Dated: 08/11/2017 /s/ Nicholas Jacob Tepeli

Attorney: Nicholas Jacob Tepeli

Form B 201A, Notice to Consumer Debtor(s) Record # 738904 Page 2 of 2

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Debtor	1 Fernando	M Mari	duena _ Case Number	(if known)
	First Name	Middle Name Last Na	me	
Part	6: Answer These Question	s for Reporting Purposes	discussion and the second seco	
	What kind of debts do you have?	as "incurred by an individed No. Go to line 165.  Yes. Go to line 17.  16b. Are your debts primar money for a business or in No. Go to line 16c.  Yes. Go to line 17.	rilly consumer debts? Consumer debts are used primedly for a personal, family, or household primedly for a personal, family, or household primedly for a personal, family, or household primedly for a personal primedly for the business must be the personal primedly for the business of the primedly of the personal primedly for the business of the personal primedly for the personal p	d purpose."  bts that you incurred to obtain ness or investment.
	Are you filing under Chapter 7?	☐ No. I am not filing under	Chapter 7. Go to line 18.	dentice and court first in decision confirmation for the confirmation of the confirmat
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Lindoill .	apter 7. Do you estimate that after any exempleses are paid that funds will be available to dist	
	How many creditors do you estimate that you owe?	1-49 50-99 100-199 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
	How much do you estimate your assets to be worth?	■ \$0-\$50,000 (c) \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	15 ☐ \$1,000,001-\$10 million 1	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion
	How much do you estimate your liabilities to be?	□ \$0-\$50,000 園 \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million  \$10,000,001-\$50 million  \$50,000,001-\$100 million  \$100,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐ More than \$50 billion
Part	7. Sign Below		THE THE REST OF THE PROPERTY O	
For y	ou	orrect  If I have chosen to file under Chof title 11, United States Code. under Chapter 7.  If no attorney represents me an	nd I declare under penalty of perjury that the in napter 7, I am aware that I may proceed, if eligi I understand the relief available under each child I did not pay or agree to pay someone who is and read the notice required by 11 U.S.C. § 34	ble, under Chapter 7, 11,12, or 13 apter, and I choose to proceed s not an attorney to help me fill out
		I request relief in accordance w I understand making a false sta	ith the chapter of title 11, United States Code, stement, concealing property, or obtaining moneult in fines up to \$250,000, or imprisonment for	specified in this petition.  ey or property by fraud in connection
		Signature of Debtor 1  Executed on : 0 b/	<u>.</u>	cuted on

Record # 738904

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Fill in this in	formation to identify	/ Vollt case:				
	Fernando	<b>м</b>	Mariduena			
Debtor 1	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Nama	Middle Name	Lost Name			
United States	Bankruptcy Court for th	e : <u>NORTHERN</u> District of	(State)			
Case Number (if known)				Check if this is an		
<u></u>				amended filing		
Official F	orm 106 De	<u>C</u>				
Declarat	tion About	an Individual I	Debtor's Schedu	les 12/19		
If two married n	eonle are filing togs	ther both are equally rest	oonsible for supplying correct	information.		
years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  Sign Below						
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?  No						
Yes. N	Name of Person		-	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).		
Under pena correct.	lty of perjury, I decla	are that I have read the sun	nmary and schedules filed witl	n this declaration and that they are true and		
Signatur	Signature of Debtor 1  Signature of Debtor 2					
Date :-	0 61 10 12017 M / DD / YYYY		Date			

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Debtor 1	Fernando	M	Mariduena	Case Number (if known)
	First Name	Middle Name	Last Name	

Part 12: Sign Below						
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.						
Signature of Debtor 1	Signature of Debtor 2					
Signature of Debtor 1	Signature of Debtor 2					
Date 0% / 10 /2017 MM / DD / YYYY	DateMM / DD / YYYY					
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?						
No.						
Yes						
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?						
₩ No						
Yes. Name of person	. Attach the Bankruptcy Petition Preparer's Notice,					
<u> </u>	Declaration, and Signature (Official Form 119).					

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Debtor 1	Fernando	M	Mariduena	Case Number (if known)	
	First Name	Middle Name	Last Name		
Part :	List Your Unexp	ired Personal Property i	Leases		
For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G),					
				hat are still in effect; the lease period has	not yet
ended.	You may assume an u	nexpired personal pro	perty lease if the trustee does not as	sume it. 11 U.S.C. § 365(p)(2).	
Des	scribe your unexpired	personal property leas	ses		Will the lease be assumed?
Les	sor's name:				□ No
	cription of leased perty:				☐ Yes
Les	sor's name:				☐ No
	cription of leased perty:				∐ Yes
Les	sor's name:				☐ No
	cription of leased perty:				Yes
Les	sor's name:				□No
	cription of leased perty:			and all companies and a companies and a companies and a companies and all companies and a comp	☐Yes
Les	sor's name:				□No
	cription of leased perty:				∐Yes
Less	sor's name:				□No
	cription of leased perty:				Yes
Less	sor's name:				□ No
	cription of leased perty:				Yes
Part 3	Sign Below				
	enalty of perjury, I dec			of my estate that secures a debt and any	
,	. 4		<del></del>		
<b>%</b>	IENAMO nature of Debtor 1	Manidrean	Signature of Debtor 2	2	
	Dated: 0 4/10	_/2(	Date MM / DD / Y		

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#### DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for fimily support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signers and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

  (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2
  YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District
  Director). (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5 Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
   b. Failure to keep books and records documenting your financial affairs.
   c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
   d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others
   e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy
   f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filling, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

Dated: <u>08/10</u>/2017 Arona Mariduena X Date & Sign

Record # 738904 Asset Disclosure Page 1 of 1

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Debt	or 1	Fernando	M	Mariduena		Case No	ımber <i>(if know</i>	n)		
VIOLENSE PROGRAMMENT STEEL VIOLENCE COMMISSION COMMISSI		First Name	Middle Name	Last Name		Columi Debtor		Column Debtor non-fili		
8. <b>U</b>	Inem	ployment compe	nsation			\$	0.00	\$	0.00	
Du	o no nder	t enter the amount the Social Security	if you contend that the any Act. Instead, list it here:	nount received was a bene	efit	***************************************				
1			************************************							
F	or yo	our spouse		10/04/10						
9. <b>F</b>	Pensi Denef	ion or retirement it under the Social	income. Do not include a Security Act.	ny amount received that w	ras a	\$	0.00	\$	0.00	
E a	Do no as a v	ot include any bene victim of a war crim	sources not listed above efits received under the So ne, a crime against human list other sources on a sep	cial Security Act or payme ty, or international or dom	ents received estic				Perilanda de Peril	
1	0a _					\$	0.00	\$	0.00	
						\$	0.00	\$	0.00	
and the contract of the contra			separate pages, if any			\$	0.00	\$	0.00	
11. C	alcu olum	late your total cu in. Then add the to	rrent monthly income. A tall for Column A to the tot	dd lines 2 through 10 for e al for Column B	each	\$ 4,	166.50 +	\$	0.00 =	\$ 4,166.50
	alcu	late your current	Whether the Means Te	year. Follow these steps:	Sold. Delicities democrate par des compositios des del deleccon	NOW AND THE ANALYSIS AND AND AND AND AND AND AND AND AND AND		diament de la companya de	EXCEL AND CAME TAIL MAN COLD TO SERVICE AND CAME OF THE CAME OF TH	
12			rrent monthly income fron		Maria de la la calega de la composición de la composición de la composición de la composición de la composición	*******	Copy line	e 11 here	12a. <b>\$</b>	4,166.50
			number of months in a ye	•					gistern trace con-	x 12
		·	annual income for this par						12b. \$	49,998.00
13. <b>C</b>	alcu	late the median for	amily income that applie	s to you. Follow these ste	eps:					
F	ill in t	the state in which	you live.	IL						
F	ill in t	the number of peo	ple in your household.	3						
T	o find	a list of applicable	income for your state and e median income amounts This list may also be avai	go online using the link s	specified in the erk's office.	separate			13. \$	76,406.00
14. H	ow d	lo the lines comp	are?							
14	14a. X Line 12b is less than or equal to line 13. On the top of page 1, check box 1, <i>There is no presumption of abuse.</i> Go to Part 3.									
14	b. [	Line 12b is more Go to Part 3 and	than line 13. On the top of fill out Form 122A-2.	f page 1, check box 2, The	e presumption (	of abuse	is determine	d by Form	122A-2	
Par	t 3:	Sign Below								:
		A KINA a	declare under penalty of po つり Mon くっころ ando M Mariduena	erjury that the information	on this stateme	ent and in	any attachn	nents is tru	e and correc	st.
		Date: <u>৩ %</u> /	<u> 10 /</u> 2017							
	l	f you checked line	14a, do NOT fill out or file	Form 122A-2.						M. GOLFER VALUE AND A
	l	f you checked line	14b, fill out Form 122A-2	and file it with this form.						addies (* 1866)
to have taken and one of our			The Artist American Commission Associated Commission (Commission Artist Commission A	ment have modern entered and the second residence of the second second of the second s	Control Name (All Anno Allega or anno and American control and	market a reserve to enquye their	March 1900 Co. M. Service Co. Co. Co. Co. Co. Co. Co. Co. Co. Co.	What we are the state of the st		

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Fernando M Mariduena / Debtor	Bankruptcy Docket #:
	Judge:

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: <u>0 4 / 10</u> /2017

Fernando M Mariduena

X Date & Sign

Record # 738904

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Form B 201A, Notice to Consumer Debtor(s)

In re Fernando M Mariduena / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankrupicy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 0 8 / /0 /2017

Fernando M Mariduena

X Date & Sign

Dated: 7 // /2017

Attorney: Nicholas Jacob Tepeli